



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name PNC FINANCIAL SERVICES GROUP, INC., THE

City/State PITTSBURGH, PA

Bank Holding Company Information

Federal Reserve District: 4

Consolidated Assets (\$000): 559,495,699

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

PNC FINANCIAL SERVICES GROUP, INC., THE
300 FIFTH AVENUE
PITTSBURGH, PA 15222

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BHC Name _____ City/State _____

Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	551,705,551	508,545,990	521,099,398	446,133,445	399,437,359
Net income (\$000)	4,512,120	4,380,811	5,673,214	7,517,888	5,368,865
Number of BHCs in peer group	132	132	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.27	2.79	15	2.06	2.65	15	2.06	2.60	17	2.25	2.77	17	2.52	3.01	24
+ Non-interest income	1.46	0.94	79	1.64	1.09	78	1.63	1.04	80	1.49	1.21	69	1.96	1.32	80
- Overhead expense	2.34	2.18	69	2.42	2.21	68	2.50	2.17	77	2.33	2.57	42	2.65	2.69	55
- Provision for credit losses	0.02	0.10	22	-0.12	-0.12	44	-0.15	-0.09	35	0.69	0.51	79	0.19	0.15	67
+ Securities gains (losses)	0	0	18	0.01	0.01	78	0.01	0.01	77	0.07	0.02	86	0.01	0.01	73
+ Other tax equivalent adjustments	0	0	8	0	0	90	0	0	10	0	0	6	0	0	8
= Pretax net operating income (tax equivalent)	1.37	1.46	43	1.41	1.76	25	1.36	1.66	27	0.79	1.04	29	1.65	1.56	57
Net operating income	1.09	1.10	49	1.15	1.34	35	1.09	1.26	32	0.66	0.81	29	1.34	1.19	68
Net income	1.09	1.10	49	1.15	1.34	35	1.09	1.26	32	1.69	0.82	96	1.34	1.19	68
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.81	3.36	13	2.38	3.12	14	2.38	3.06	14	2.84	3.55	14	3.97	4.41	20
Interest expense	0.27	0.35	40	0.11	0.26	16	0.10	0.25	17	0.34	0.52	26	1.09	1.08	58
Net interest income (tax equivalent)	2.54	3.01	16	2.27	2.85	17	2.27	2.80	18	2.50	3.01	20	2.88	3.33	25
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.15	0.09	75	0.27	0.12	85	0.24	0.11	86	0.33	0.27	68	0.27	0.21	69
Earnings coverage of net loan and lease losses (X)	16.67	36.38	43	9.01	26.30	27	9.29	39.72	25	7.71	22.91	35	11.25	24.40	44
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.45	1.17	79	1.85	1.32	84	1.69	1.23	84	2.22	1.58	82	1.14	0.83	82
Allowance for loan and lease losses / Total loans and leases	1.45	1.15	79	1.83	1.30	85	1.67	1.20	85	2.20	1.55	85	1.14	0.81	82
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.89	0.39	91	1.13	0.58	87	1.15	0.49	91	1.21	0.71	87	0.79	0.57	76
30-89 days past due loans and leases / Total loans and leases	0.37	0.33	68	0.31	0.29	63	0.48	0.32	75	0.35	0.39	55	0.44	0.43	61
Liquidity and Funding															
Net noncore funding dependence	-1.44	5.89	19	-12.88	-3.31	22	-13.64	-2.33	18	-14.85	3.20	6	10.85	14.45	36
Net short-term noncore funding dependence	-11.89	0.87	12	-17.90	-9.17	18	-18.22	-7.71	18	-22.06	-4.76	11	1.53	3.38	34
Net loans and leases / Total assets	55.76	63.09	26	51.76	58.81	25	51.28	58.67	27	51.02	61.58	18	58.04	63.77	24
Capitalization															
Tier 1 leverage ratio	8.63	9.22	30	8.22	9.07	26	8.22	8.98	29	9.52	9.13	67	9.13	9.76	38
Holding company equity capital / Total assets	8.34	9.68	26	10.15	10.79	39	9.99	10.71	38	11.57	11.16	58	12.02	12.43	45
Total equity capital (including minority interest) / Total assets	8.35	9.81	23	10.15	10.91	39	10	10.82	37	11.58	11.29	57	12.02	12.57	43
Common equity tier 1 capital / Total risk-weighted assets	9.30	11.79	12	10.27	12.64	16	10.31	12.42	21	12.16	12.38	53	9.53	12.17	9
Net loans and leases / Equity capital (X)	6.68	6.64	50	5.10	5.47	42	5.13	5.53	43	4.41	5.58	26	4.83	5.21	44
Cash dividends / Net income	43.41	31.93	75	38.44	27.22	73	40.34	28.27	74	29.38	42.30	36	39.70	33.12	61
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	0.91	6.04	36	20.03	9.51	87	19.36	10.50	83	13.77	16.68	45	7.33	9.26	55
Equity capital	-17.01	-3.83	20	5.60	7.52	53	3.12	7.46	35	9.52	6.99	68	3.32	10.49	26
Net loans and leases	8.71	14.48	40	16.98	-0.66	91	19.98	3.36	87	-0.01	9.07	17	6.08	9.10	53
Noncore funding	30.35	36.20	59	-26.69	-21.64	45	-27.21	-14.79	31	-32.48	-12.18	27	15.54	6.59	70
Parent Company Ratios															
Short-term debt / Equity capital	1.07	0.48	82	1.79	0.55	83	1.80	0.57	83	0.94	0.77	79	3.56	1.02	81
Long-term debt / Equity capital	19.98	11.91	78	18.20	10.65	78	18.21	10.95	78	18.28	13.56	75	15.98	13.04	70
Equity investment in subsidiaries / Equity capital	97.82	104.01	21	105.19	103.15	67	99.27	103.22	29	88.83	102.81	3	102.83	103.22	53
Cash from ops + noncash items + op expense / Op expense + dividends	158.07	118.32	68	133.78	155.61	46	156.27	154.48	58	558.09	147.24	98	179.58	190.27	52

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	7,807,300	6,452,434	8,821,249	8,710,809	10,295,050	21.00	31.21
Income from lease financing receivables.....	171,556	180,250	238,188	260,490	276,985	-4.82	-8.43
Fully taxable income on loans and leases.....	7,750,136	6,487,136	8,849,443	8,780,734	10,285,043	19.47	30.75
Tax-exempt income on loans and leases.....	228,720	145,548	209,994	190,565	286,992	57.14	8.86
Estimated tax benefit on income on loans and leases.....	61,556	37,638	53,818	50,768	77,003	63.55	-45.95
Income on loans and leases (tax equivalent).....	8,040,412	6,670,322	9,113,255	9,022,067	10,649,038	20.54	28.61
Investment interest income (tax equivalent).....	1,904,597	1,366,276	1,854,756	2,064,992	2,451,238	39.40	23.87
Interest on balances due from depository institutions.....	292,194	73,696	102,697	99,921	352,877	296.49	60.30
Interest income on other earning assets.....	166,084	102,816	137,317	194,381	411,773	61.54	-6.92
Total interest income (tax equivalent).....	10,403,287	8,213,110	11,208,025	11,381,361	13,864,926	26.67	27.65
Interest on time deposits of \$250K or more.....	2,337	4,029	2,999	31,933	60,694	-42.00	-86.54
Interest on time deposits < \$250K.....	13,792	23,684	28,814	111,990	188,482	-41.77	-80.79
Interest on foreign office deposits.....	346	1,613	2,018	19,704	78,880	-78.55	-94.70
Interest on other deposits.....	437,549	69,680	91,873	478,621	1,658,089	527.94	29.73
Interest on other borrowings and trading liabilities.....	422,573	211,905	276,820	610,351	1,604,054	99.42	-32.04
Interest on subordinated debt and mandatory convertible securities.....	120,286	63,208	84,007	108,528	207,093	90.30	-29.88
Total interest expense.....	996,883	374,119	486,531	1,361,127	3,797,292	166.46	-18.71
Net interest income (tax equivalent).....	9,406,404	7,838,991	10,721,494	10,020,234	10,067,634	20.00	35.86
Non-interest income.....	6,034,724	6,249,685	8,501,943	6,646,449	7,817,138	-3.44	14.10
Adjusted operating income (tax equivalent).....	15,441,128	14,088,676	19,223,437	16,666,683	17,884,772	9.60	26.44
Overhead expense.....	9,698,307	9,211,816	13,003,765	10,380,118	10,601,448	5.28	32.51
Provision for credit losses.....	69,492	-451,979	-779,092	3,088,052	739,915		-78.63
Securities gains (losses).....	-3,979	49,972	64,049	304,728	48,345		
Other tax equivalent adjustments.....	-520	2,002	-335	-199	-33		
Pretax net operating income (tax equivalent).....	5,667,512	5,380,659	7,062,300	3,503,009	6,582,706	5.33	23.83
Applicable income taxes.....	1,027,106	905,498	1,263,017	425,842	1,062,126	13.43	-8.20
Tax equivalent adjustments.....	75,839	55,680	74,047	74,728	102,540	36.21	-52.88
Applicable income taxes (tax equivalent).....	1,102,945	961,178	1,337,064	500,570	1,164,666	14.75	-13.82
Minority interest.....	52,447	38,670	52,022	40,394	49,175	35.63	35.51
Net income before discontinued operations, net of minority interest.....	4,512,120	4,380,811	5,673,214	2,962,045	5,368,865	3.00	38.48
Discontinued operations, net of applicable income taxes.....	0	0	0	4,555,843	0		
Net income attributable to holding company.....	4,512,120	4,380,811	5,673,214	7,517,888	5,368,865	3.00	38.48
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	4,564,567	4,419,481	5,725,236	7,558,282	5,418,040	3.28	38.45
Investment securities income (tax equivalent).....	1,904,597	1,366,276	1,854,756	2,064,992	2,451,238	39.40	23.87
US Treasury and agency securities (excluding mortgage-backed securities).....	444,092	332,227	470,664	346,734	457,073	33.67	139.09
Mortgage-backed securities.....	1,233,096	826,425	1,114,182	1,401,016	1,628,033	49.21	19.06
All other securities.....	227,409	207,624	269,910	317,242	366,132	9.53	-28.06
Cash dividends declared.....	1,958,834	1,683,991	2,288,686	2,208,499	2,131,285	16.32	80.54
Common.....	1,778,410	1,522,334	2,056,056	1,979,273	1,895,609	16.82	96.73
Preferred.....	180,424	161,657	232,630	229,226	235,676	11.61	-0.32

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.51	3.12	11	2.15	2.90	11	2.15	2.85	12	2.55	3.27	10	3.47	4	18
Less: Interest expense	0.24	0.33	39	0.10	0.24	16	0.09	0.23	17	0.31	0.48	25	0.95	0.98	51
Equals: Net interest income (tax equivalent)	2.27	2.79	15	2.06	2.65	15	2.06	2.60	17	2.25	2.77	17	2.52	3.01	24
Plus: Non-interest income	1.46	0.94	79	1.64	1.09	78	1.63	1.04	80	1.49	1.21	69	1.96	1.32	80
Equals: adjusted operating income (tax equivalent)	3.73	3.77	56	3.69	3.80	47	3.69	3.70	54	3.74	4.04	39	4.48	4.41	57
Less: Overhead expense	2.34	2.18	69	2.42	2.21	68	2.50	2.17	77	2.33	2.57	42	2.65	2.69	55
Less: Provision for credit losses	0.02	0.10	22	-0.12	-0.12	44	-0.15	-0.09	35	0.69	0.51	79	0.19	0.15	67
Plus: Realized gains (losses) on held-to-maturities securities	0	0	95	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	17	0.01	0.01	78	0.01	0.01	77	0.07	0.02	86	0.01	0.01	73
Plus: other tax equivalent adjustments	0	0	8	0	0	90	0	0	10	0	0	6	0	0	8
Equals: Pretax net operating income (tax equivalent)	1.37	1.46	43	1.41	1.76	25	1.36	1.66	27	0.79	1.04	29	1.65	1.56	57
Less: Applicable income taxes (tax equivalent)	0.27	0.34	21	0.25	0.41	12	0.26	0.38	15	0.11	0.23	17	0.29	0.36	32
Less: Minority interest	0.01	0	92	0.01	0	92	0.01	0	91	0.01	0	90	0.01	0	88
Equals: Net operating income	1.09	1.10	49	1.15	1.34	35	1.09	1.26	32	0.66	0.81	29	1.34	1.19	68
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	1.02	0	99	0	0	50
Equals: Net income	1.09	1.10	49	1.15	1.34	35	1.09	1.26	32	1.69	0.82	96	1.34	1.19	68
Memo: Net income (last four quarters)	1.05	1.10	44	1.17	1.30	40	1.09	1.26	32	1.69	0.82	96	1.34	1.19	67
Net income—BHC and noncontrolling (minority) interest	1.10	1.11	51	1.16	1.35	35	1.10	1.27	32	1.69	0.83	96	1.36	1.20	69
Margin Analysis															
Average earning assets / Average assets	89.39	92.93	10	90.56	93.09	21	90.50	93.08	19	89.98	92.32	20	87.41	91.05	12
Average interest-bearing funds / Average assets	60.65	60.58	59	60.65	61.98	50	60.10	61.99	48	64.70	64.06	58	66.90	65.57	57
Interest income (tax equivalent) / Average earning assets	2.81	3.36	13	2.38	3.12	14	2.38	3.06	14	2.84	3.55	14	3.97	4.41	20
Interest expense / Average earning assets	0.27	0.35	40	0.11	0.26	16	0.10	0.25	17	0.34	0.52	26	1.09	1.08	58
Net interest income (tax equivalent) / Average earning assets	2.54	3.01	16	2.27	2.85	17	2.27	2.80	18	2.50	3.01	20	2.88	3.33	25
Yield or Cost															
Total loans and leases (tax equivalent)	3.52	4.24	8	3.37	4.07	14	3.37	4.01	16	3.55	4.27	10	4.51	5.09	16
Interest-bearing bank balances	0.81	0.79	51	0.12	0.13	36	0.13	0.14	33	0.20	0.27	32	2.03	2.04	45
Federal funds sold and reverse repos	0.92	1.05	50	-0.06	0.25	5	-0.07	0.25	3	0.36	0.68	41	2.31	2.44	54
Trading assets	1.08	0.57	72	0.66	0.45	69	0.72	0.45	71	0.80	0.60	68	1.65	0.99	65
Total earning assets	2.79	3.33	14	2.36	3.09	13	2.36	3.04	14	2.82	3.51	14	3.94	4.36	23
Investment securities (tax equivalent)	1.85	1.96	43	1.70	1.77	48	1.64	1.77	44	2.32	2.25	57	2.88	2.76	64
US Treasury and agency securities (excluding mortgage-backed securities)	1.27	1.38	36	1.24	1.23	50	1.22	1.14	56	1.84	1.75	56	2.45	2.32	70
Mortgage-backed securities	2.09	1.87	75	1.63	1.55	59	1.61	1.57	54	2.35	2.05	77	2.87	2.61	82
All other securities	2.39	2.89	30	2.41	2.85	37	2.33	2.81	37	3	3.24	44	3.59	4.06	42
Interest-bearing deposits	0.20	0.35	35	0.05	0.22	6	0.05	0.21	6	0.27	0.53	16	0.97	1.10	43
Time deposits of \$250K or more	0.20	0.61	6	0.27	0.70	9	0.15	0.66	3	1.17	1.42	26	1.58	1.96	23
Time deposits < \$250K	0.23	0.58	15	0.35	0.67	15	0.32	0.62	17	1.15	1.36	30	1.72	1.82	39
Other domestic deposits	0.20	0.31	39	0.04	0.16	7	0.04	0.15	6	0.22	0.36	26	0.90	0.93	50
Foreign deposits	0.03	0.52	14	0.03	0.12	40	0.03	0.14	29	0.26	0.42	32	1.65	1.19	76
Federal funds purchased and repos	0.70	0.88	54	-0.03	0.18	2	-0.03	0.17	1	0.80	0.62	74	1.97	1.86	55
Other borrowed funds and trading liabilities	1.75	1.55	57	1	1.29	38	1	1.27	40	1.38	1.50	46	2.75	2.38	70
All interest-bearing funds	0.40	0.54	36	0.16	0.38	15	0.16	0.37	15	0.47	0.74	21	1.42	1.49	50

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	6,034,724	6,249,685	8,501,943	6,646,449	7,817,138
Fiduciary activities income	692,409	710,141	963,874	835,305	860,225
Service charges on deposit accounts - domestic	1,075,599	992,141	1,314,682	1,186,522	1,320,146
Trading revenue	263,177	254,400	338,878	423,314	260,620
Investment banking fees and commissions	1,103,241	1,196,356	1,692,047	1,194,173	1,973,529
Insurance activities revenue	12,846	11,700	16,665	14,692	26,970
Venture capital revenue	376,893	587,772	736,658	-29,832	310,748
Net servicing fees	304,190	275,062	360,290	453,349	328,202
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	169,698	249,076	309,533	370,748	358,083
Other non-interest income	2,036,671	1,973,037	2,769,316	2,198,178	2,378,615
Total overhead expenses	9,698,307	9,211,816	13,003,765	10,380,118	10,601,448
Personnel expense	5,332,253	5,138,402	7,191,573	5,699,159	5,678,097
Net occupancy expense	1,138,878	1,044,976	1,460,849	1,290,607	1,382,280
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	67,438	44,877	68,221	61,608	70,859
Other operating expenses	3,159,738	2,983,561	4,283,122	3,328,744	3,470,212
Fee income on mutual funds and annuities	406,457	338,789	477,146	376,282	362,692
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	60,637	60,566	60,058	51,088	51,839
Average personnel expense per employee	87.94	84.84	119.74	111.56	109.53
Average assets per employee	9,098.50	8,396.56	8,676.60	8,732.65	7,705.34

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	6.74	2.43	86	5.42	2.14	83	5.61	2.17	83	5.66	2.02	85	4.64	2.72	73
Overhead expenses / Net Interest Income + non-interest income	63.12	58.02	72	65.63	58.85	77	67.91	59.28	83	62.56	62.28	56	59.62	61.29	46
Percent of Average Assets															
Total overhead expense	2.34	2.18	69	2.42	2.21	68	2.50	2.17	77	2.33	2.57	42	2.65	2.69	55
Personnel expense	1.29	1.20	64	1.35	1.23	66	1.38	1.21	70	1.28	1.30	51	1.42	1.41	49
Net occupancy expense	0.28	0.22	71	0.27	0.24	68	0.28	0.23	70	0.29	0.26	66	0.35	0.28	73
Other operating expenses	0.78	0.73	69	0.79	0.72	71	0.84	0.72	77	0.76	0.94	46	0.89	0.97	53
Overhead less non-interest income	0.89	1.22	21	0.78	1.08	22	0.86	1.10	28	0.84	1.25	19	0.70	1.32	14
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	62.81	57.55	74	65.38	58.34	78	67.65	58.83	83	62.28	61.82	58	59.28	60.64	50
Personnel expense	34.53	31.86	62	36.47	32.89	68	37.41	32.93	72	34.19	32.36	59	31.75	32.39	44
Net occupancy expense	7.38	5.98	75	7.42	6.26	71	7.60	6.23	72	7.74	6.58	70	7.73	6.52	72
Other operating expenses	20.90	19.14	74	21.50	18.68	75	22.64	19.18	76	20.34	22.28	53	19.80	21.20	51
Total non-interest income	39.08	24.10	83	44.36	28.20	84	44.23	27.67	85	39.88	28.83	77	43.71	29.23	81
Fiduciary activities income	4.48	2.13	81	5.04	2.27	84	5.01	2.20	83	5.01	2.09	84	4.81	1.97	83
Service charges on domestic deposit accounts	6.97	3.30	94	7.04	3.25	95	6.84	3.27	95	7.12	3.27	95	7.38	3.88	93
Trading revenue	1.70	0.57	85	1.81	0.68	86	1.76	0.62	85	2.54	1.28	79	1.46	1.18	76
Investment banking fees and commissions	7.14	2.15	87	8.49	2.46	86	8.80	2.58	86	7.17	2.46	86	11.03	3.54	84
Insurance activities revenue	0.08	0.36	58	0.08	0.38	54	0.09	0.36	53	0.09	0.41	52	0.15	0.47	58
Venture capital revenue	2.44	0.01	98	4.17	0.03	96	3.83	0.04	96	-0.18	0.01	2	1.74	0.02	98
Net servicing fees	1.97	1.23	78	1.95	0.56	85	1.87	0.60	86	2.72	0.01	95	1.84	0.28	93
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.10	1.19	58	1.77	3.64	40	1.61	3.30	40	2.22	3.92	51	2	1.86	60
Other non-interest income	13.19	8.80	77	14	9.39	79	14.41	9.27	80	13.19	9.65	75	13.30	10.04	73
Overhead less non-interest income	23.73	32.79	24	21.02	29.67	22	23.42	30.52	26	22.40	31.93	24	15.57	31.06	16
Applicable income taxes / Pretax net operating income (tax equivalent)	18.12	21.50	17	16.83	21.49	10	17.88	21.18	14	12.16	18.63	15	16.14	20.56	17
Applicable income tax + TE / Pretax net operating income + TE	19.46	23.57	9	17.86	23.11	6	18.93	22.67	10	14.29	21.18	10	17.69	23.23	8

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

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Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	117,338,925	112,812,765	110,882,776	83,898,371	83,212,372	4.01	40.86
Commercial and industrial loans	124,007,047	105,569,564	106,428,619	95,486,465	93,254,901	17.46	62.18
Loans to individuals	28,411,908	31,398,521	30,569,559	27,137,173	31,303,918	-9.51	7.71
Loans to depository institutions and acceptances of other banks	131,968	12,781	38,936	32,155	9,440	932.53	56.99
Agricultural loans	93,953	160,764	229,769	205,248	184,502	-41.56	-20.69
Other loans and leases	46,568,003	42,384,450	42,481,751	36,780,145	32,969,852	9.87	27.72
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	316,551,804	292,338,845	290,631,410	243,539,557	240,934,985	8.28	42.08
Less: Allowance for loan and lease losses	4,581,472	5,354,890	4,867,971	5,361,394	2,741,938	-14.44	75.85
Net loans and leases	311,970,332	286,983,955	285,763,439	238,178,163	238,193,047	8.71	41.68
Debt securities that reprice or mature in over 1 year	122,045,090	112,011,373	117,742,110	79,348,876	75,739,259	8.96	97.62
Mutual funds and equity securities	1,073,037	1,075,565	1,373,804	1,070,099	854,773	-0.24	100.92
Subtotal	435,088,459	400,070,893	404,879,353	318,597,138	314,787,079	8.75	54.02
Interest-bearing bank balances	40,278,186	75,497,460	74,249,988	85,172,749	23,412,823	-46.65	62.98
Federal funds sold and reverse repos	1,613,158	802,956	707,639	683,763	2,422,411	100.90	-1.44
Debt securities that reprice or mature within 1 year	14,413,397	13,597,477	15,222,950	9,453,642	11,085,035	6.00	13.47
Trading assets	5,119,976	7,040,972	5,515,532	7,906,292	6,008,636	-27.28	18.81
Total earning assets	496,513,176	497,009,758	500,575,462	421,813,584	357,715,984	-0.10	52.37
Non-interest-bearing cash and due from depository institutions	6,548,376	8,844,633	8,003,686	7,016,697	5,060,590	-25.96	38.27
Premises, fixed assets, and leases	7,350,013	7,391,115	7,441,294	6,483,034	6,531,247	-0.56	51.97
Other real estate owned	25,438	22,319	20,532	41,255	103,440	13.97	-85.07
Investment in unconsolidated subsidiaries	6,173	6,171	6,171	6,169	8,563,795	0.03	-99.91
Intangible and other assets	49,059,538	41,185,823	41,206,879	31,507,450	32,398,225	19.12	51.14
Total assets	559,495,699	554,456,689	557,251,076	466,864,739	410,373,281	0.91	49.10
Quarterly average assets	550,482,941	557,700,815	558,759,624	461,832,881	410,140,557	-1.29	47.69
Average loans and leases (YTD)	304,412,475	263,635,155	270,459,740	254,203,854	236,135,482	15.47	39.85
Memoranda							
Loans held-for-sale	1,126,375	2,109,160	2,230,722	1,596,732	1,083,102	-46.60	-36.13
Loans not held-for-sale	315,425,429	290,229,685	288,400,688	241,942,825	239,851,883	8.68	42.70
Real estate loans secured by 1-4 family	70,752,449	63,631,088	64,421,202	47,529,904	47,720,214	11.19	52.86
Commercial real estate loans	46,441,986	48,984,996	46,277,624	36,183,775	35,368,845	-5.19	26.21
Construction and land development	6,769,167	9,473,699	8,139,897	6,808,910	6,277,729	-28.55	-13.05
Multifamily	10,852,038	8,525,246	8,185,470	6,818,905	6,456,859	27.29	87.23
Nonfarm nonresidential	28,820,781	30,986,051	29,952,257	22,555,960	22,634,257	-6.99	24.14
Real estate loans secured by farmland	55,789	98,885	89,695	84,723	106,930	-43.58	-68.61
Total investment securities	137,531,524	126,684,415	134,338,864	89,872,617	87,679,067	8.56	83.39
U.S. Treasury securities	42,058,162	37,422,208	42,687,544	17,470,419	17,012,035	12.39	210.98
US agency securities (excluding mortgage-backed securities)	4,279,968	4,337,554	4,273,889	4,012,090	279,824	-1.33	618.70
Municipal securities	2,493,137	2,516,804	2,311,062	2,931,569	2,871,805	-0.94	-33.33
Mortgage-backed securities	77,158,936	72,177,063	74,016,051	56,825,764	59,711,304	6.90	60.04
Asset-backed securities	6,739,622	6,108,794	6,452,117	5,190,717	5,210,665	10.33	17.04
Other debt securities	3,728,662	3,046,427	3,224,397	2,371,959	1,738,661	22.39	41.77
Mutual funds and equity securities	1,073,037	1,075,565	1,373,804	1,070,099	854,773	-0.24	100.92
Available-for-sale securities	45,798,491	124,126,672	131,535,696	87,357,810	69,163,374	-63.10	-20.01
U.S. Treasury securities	9,937,959	36,612,874	41,873,300	16,675,478	16,235,779	72.86	-22.29
US agency securities (excluding mortgage-backed securities)	280,277	4,337,554	4,273,889	4,012,090	279,824	-93.54	-52.94
Municipal securities	402,377	2,064,052	1,881,471	2,483,897	1,265,351	-80.51	-78.86
Mortgage-backed securities	32,317,373	72,177,063	74,016,051	56,825,764	44,670,570	-55.22	-3.69
Asset-backed securities	174,853	6,108,794	6,452,117	5,190,717	5,158,589	-97.14	-96.76
Other debt securities	2,685,652	2,826,335	3,038,868	2,169,864	1,553,261	-4.98	8.59
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-5,471,734	101,183	92,977	159,810	382,599		
Available-for-sale securities appreciation (depreciation)	-4,924,104	1,587,507	608,147	3,107,350	1,373,271		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	20,050,942	25,252,354	27,429,420	22,841,036	13,438,965	-20.60	178.18

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Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	55,124,408	83,601,453	68,943,101	53,511,674	31,389,342	-34.06	56.25
NOW, ATS and transaction accounts	55,782,301	37,636,757	46,739,118	38,968,730	30,411,021	48.21	225.00
Time deposits less brokered deposits < \$250K	4,993,163	5,260,718	4,751,317	1,323,357	5,943,618	-5.09	-42.79
MMDA and other savings accounts	318,048,773	309,529,051	324,981,406	253,686,112	205,573,152	2.75	66.06
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	433,948,645	436,027,979	445,414,942	347,489,873	273,317,133	-0.48	71.73
Time deposits of \$250K or more	1,682,656	2,055,518	1,660,797	1,855,163	3,787,233	-18.14	-46.72
Foreign deposits	324,048	6,749,728	6,310,103	8,702,762	6,544,327	-95.20	-85.95
Federal funds purchased and repos	389,915	528,124	390,992	437,478	6,299,030	-26.17	-77.88
Secured federal funds purchased	0	0	0	1,000	1,500		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	501,290	5,447,499	4,694,035	7,173,261	20,796,138	-90.80	-96.24
Other borrowings w/remaining maturity over 1 year	44,862,141	19,500,382	17,959,804	22,507,448	28,748,537	130.06	26.81
Brokered deposits < \$250K	2,264,557	4,096,160	3,920,635	7,317,877	4,907,242	-44.72	-12.63
Noncore funding	50,024,607	38,377,411	34,936,366	47,993,989	71,082,507	30.35	-14.52
Trading liabilities	6,938,780	1,988,955	1,514,910	2,293,623	1,527,815	248.87	155.75
Subordinated notes and debentures + trust preferred securities	7,285,624	7,074,395	6,996,273	6,402,542	6,134,223	2.99	30.07
Other liabilities	14,575,341	14,691,322	12,662,847	8,643,724	8,969,048	-0.79	57.18
Total liabilities	512,772,997	498,160,062	501,525,338	412,823,751	361,030,726	2.93	55.95
Equity Capital							
Perpetual preferred stock (including surplus)	7,244,492	5,009,072	5,009,513	3,517,245	3,992,804	44.63	81.87
Common stock	2,713,844	2,712,993	2,713,349	2,712,657	2,711,653	0.03	0.15
Common surplus	12,565,514	12,443,254	12,447,920	12,366,655	12,376,508	0.98	1.67
Retained earnings	52,777,017	49,541,266	50,227,603	46,847,687	42,214,831	6.53	56.06
Accumulated other comprehensive income	-10,486,356	1,079,034	408,521	2,770,180	799,339		
Other equity capital components	-18,126,853	-14,526,619	-15,111,800	-14,204,765	-12,781,450		
Total holding company equity capital	46,687,658	56,259,000	55,695,106	54,009,659	49,313,685	-17.01	0.65
Noncontrolling (minority) interest in subsidiaries	35,044	37,627	30,632	31,329	28,870	-6.86	-45.52
Total equity capital, including minority interest	46,722,702	56,296,627	55,725,738	54,040,988	49,342,555	-17.01	0.58
Total liabilities and capital	559,495,699	554,456,689	557,251,076	466,864,739	410,373,281	0.91	49.10
Memoranda							
Non-interest-bearing deposits	138,448,720	156,331,481	155,204,400	112,657,778	72,794,621	-11.44	73.10
Interest-bearing deposits	299,771,186	292,597,904	302,102,077	252,707,897	215,761,314	2.45	65.83
Total deposits	438,219,906	448,929,385	457,306,477	365,365,675	288,555,935	-2.39	68.06
Long-term debt that reprices within 1 year	30,025,239	1,774,005	1,024,623	3,172,077	7,170,820	1592.51	128.20
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	55,695,106	54,009,659	54,009,659	49,313,685	47,727,537		
Accounting restatements	0	0	0	-672,091	63,032		
Net income	4,512,120	4,380,811	5,673,214	7,517,888	5,368,865		
Net sale of new perpetual preferred stock	2,231,109	1,488,586	1,487,656	-480,000	0		
Net sale of new common stock	26,108	-1,000	38,299	39,874	79,187		
Sale of treasury stock	214,033	216,519	231,289	226,954	240,956		
Less: Purchase of treasury stock	3,173,168	460,438	1,054,665	1,596,507	3,562,292		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	1,958,834	1,683,991	2,288,686	2,208,499	2,131,285		
Change in other comprehensive income	-10,894,876	-1,691,146	-2,361,660	1,970,841	1,523,960		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	36,060	0	-40,000	-102,486	3,725		
Holding company equity capital, ending balance	46,687,658	56,259,000	55,695,106	54,009,659	49,313,685		

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Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	20.97	39.88	17	20.35	36.06	18	19.90	36.25	19	17.97	36.22	17	20.28	37.78	20
Commercial and industrial loans	22.16	11.23	90	19.04	11.11	84	19.10	10.76	85	20.45	13.52	83	22.72	12.02	90
Loans to individuals	5.08	3.58	73	5.66	3.60	77	5.49	3.36	77	5.81	3.40	75	7.63	4.20	75
Loans to depository institutions and acceptances of other banks	0.02	0.02	84	0	0.02	72	0.01	0.02	78	0.01	0.03	75	0	0.04	65
Agricultural loans	0.02	0.19	41	0.03	0.21	48	0.04	0.18	53	0.04	0.19	52	0.04	0.24	50
Other loans and leases	8.32	4.52	78	7.64	4.26	76	7.62	4.47	73	7.88	4.63	75	8.03	5.01	76
Net loans and leases	55.76	63.09	26	51.76	58.81	25	51.28	58.67	27	51.02	61.58	18	58.04	63.77	24
Debt securities over 1 year	21.81	18.76	64	20.20	18.32	60	21.13	19.46	61	17	15.55	58	18.46	14.60	72
Mutual funds and equity securities	0.19	0.05	89	0.19	0.05	89	0.25	0.06	90	0.23	0.05	88	0.21	0.06	90
Subtotal	77.76	83.05	18	72.16	78.17	21	72.66	79.22	20	68.24	78.16	14	76.71	79.65	23
Interest-bearing bank balances	7.20	3.61	83	13.62	9.37	74	13.32	8.50	78	18.24	7.51	95	5.71	3.06	77
Federal funds sold and reverse repos	0.29	0.52	76	0.14	0.53	74	0.13	0.54	72	0.15	0.82	72	0.59	1.57	76
Debt securities 1 year or less	2.58	1.71	74	2.45	1.51	76	2.73	1.56	80	2.02	1.68	68	2.70	1.91	73
Trading assets	0.92	0.59	78	1.27	0.58	84	0.99	0.49	84	1.69	1.01	84	1.46	1.19	80
Total earning assets	88.74	90.76	24	89.64	91.57	27	89.83	91.77	27	90.35	91.05	43	87.17	89.53	24
Non-interest cash and due from depository institutions	1.17	0.98	69	1.60	0.99	91	1.44	0.82	91	1.50	1.07	86	1.23	1.14	54
Other real estate owned	0	0.01	51	0	0.01	37	0	0.01	41	0.01	0.02	42	0.03	0.03	56
All other assets	10.09	8.19	74	8.77	7.39	68	8.73	7.35	66	8.15	7.82	58	11.60	9.27	78
Memoranda															
Short-term investments	10.06	6.75	79	16.21	12.31	72	16.18	11.47	74	20.41	11.17	85	9	7.63	68
U.S. Treasury securities	7.52	1.98	87	6.75	1.18	90	7.66	1.47	91	3.74	0.84	86	4.15	1.03	88
US agency securities (excluding mortgage-backed securities)	0.76	0.81	64	0.78	0.75	69	0.77	0.82	64	0.86	0.63	72	0.07	0.54	39
Municipal securities	0.45	1.69	41	0.45	1.70	39	0.41	1.73	38	0.63	1.69	44	0.70	1.34	47
Mortgage-backed securities	13.79	12.93	57	13.02	13.46	50	13.28	14.14	49	12.17	11.75	52	14.55	11.44	69
Asset-backed securities	1.20	0.85	69	1.10	0.47	78	1.16	0.50	79	1.11	0.32	85	1.27	0.28	87
Other debt securities	0.67	0.51	63	0.55	0.51	65	0.58	0.53	64	0.51	0.42	67	0.42	0.39	67
Loans held-for-sale	0.20	0.30	65	0.38	0.50	63	0.40	0.55	67	0.34	0.52	50	0.26	0.39	54
Loans held for investment	56.38	63.03	26	52.34	58.34	28	51.75	58.06	28	51.82	61.72	19	58.45	63.50	26
Real estate loans secured by 1-4 family	12.65	12.79	53	11.48	11.57	52	11.56	11.46	54	10.18	11.91	43	11.63	13.29	42
Revolving	3.32	1.52	85	2.76	1.44	79	2.83	1.42	80	2.69	1.66	70	3.39	2.07	73
Closed-end, secured by first liens	9.14	10.86	42	8.45	9.73	43	8.49	9.67	45	7.08	9.81	35	7.76	10.69	36
Closed-end, secured by junior liens	0.18	0.19	69	0.27	0.19	75	0.24	0.17	78	0.41	0.22	82	0.48	0.28	80
Commercial real estate loans	8.30	24.89	17	8.83	22.35	16	8.30	22.69	16	7.75	22.22	19	8.62	22.23	22
Construction and land development	1.21	3.92	27	1.71	3.40	31	1.46	3.34	29	1.46	3.40	27	1.53	3.44	34
Multifamily	1.94	3.87	34	1.54	3.32	30	1.47	3.57	30	1.46	3.12	31	1.57	3.01	39
Nonfarm nonresidential	5.15	15.73	18	5.59	14.65	18	5.38	14.57	18	4.83	14.72	20	5.52	14.69	23
Real estate loans secured by farmland	0.01	0.34	31	0.02	0.35	34	0.02	0.30	36	0.02	0.33	33	0.03	0.36	37

BHC Name

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Peer #

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	37.07	62.29	17	38.59	60.51	18	38.15	61.05	19	34.45	57.15	16	34.54	57.46	19
Real estate loans secured by 1-4 family	22.35	20.65	55	21.77	20	54	22.17	19.86	58	19.52	19.43	48	19.81	20.75	44
Revolving	5.87	2.39	91	5.24	2.47	87	5.42	2.43	88	5.15	2.64	85	5.78	3.15	80
Closed-end	16.48	18.01	43	16.53	17.35	45	16.74	17.24	48	14.37	16.59	41	14.03	17.39	37
Commercial real estate loans	14.67	38.12	15	16.76	37.13	18	15.92	37.86	17	14.86	34.63	19	14.68	33.52	20
Construction and land development	2.14	6.10	27	3.24	5.69	33	2.80	5.65	34	2.80	5.26	32	2.61	5.09	34
1-4 family	0.18	1.40	27	0.26	1.19	33	0.27	1.18	34	0	0.93	11	0	0.94	16
Other	1.95	4.62	29	2.98	4.46	37	2.53	4.40	37	2.79	4.19	36	2.60	4.02	39
Multifamily	3.43	5.86	37	2.92	5.41	35	2.82	5.78	30	2.80	4.96	36	2.68	4.69	37
Nonfarm nonresidential	9.10	24.30	18	10.60	24.45	21	10.31	24.56	21	9.26	22.93	20	9.39	22.15	20
Owner-occupied	3.29	8.11	24	3.87	8.31	25	3.75	8.29	25	2.84	7.68	21	2.88	7.72	23
Other	5.81	15.95	18	6.73	15.83	17	6.55	15.94	19	6.42	14.95	20	6.52	14.34	21
Real estate loans secured by farmland	0.02	0.55	33	0.03	0.61	35	0.03	0.54	40	0.03	0.54	35	0.04	0.55	37
Loans to depository institutions and acceptances of other banks	0.04	0.04	82	0	0.03	72	0.01	0.04	77	0.01	0.06	75	0	0.11	63
Commercial and industrial loans	39.17	18.37	93	36.11	19.45	87	36.62	18.86	89	39.21	22.17	90	38.71	19.53	88
Loans to individuals	8.98	6.24	74	10.74	6.58	76	10.52	6.24	77	11.14	6.13	77	12.99	7.13	78
Credit card loans	1.86	0.53	88	1.93	0.51	88	2	0.53	88	2.23	0.65	87	2.63	0.81	88
Agricultural loans	0.03	0.31	44	0.05	0.38	46	0.08	0.34	55	0.08	0.32	55	0.08	0.37	50
Other loans and leases	14.71	8.16	78	14.50	8.42	75	14.62	8.75	73	15.10	9.09	75	13.68	9.85	71
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	232.47	411.16	18	228.62	383.43	18	226.39	391.81	18	177.08	381.27	16	213.11	391.26	22
Real estate loans secured by 1-4 family	140.17	133.66	58	128.95	124.74	53	131.53	126.06	56	100.32	125.03	39	122.21	138.18	45
Revolving	36.81	15.46	91	31.03	15.53	81	32.19	15.44	84	26.48	17.42	69	35.67	21.26	70
Closed-end	103.37	116.59	50	97.92	107.54	49	99.34	108.85	47	73.84	106.14	35	86.54	115.20	37
Commercial real estate loans	92.01	254.65	17	99.27	238.58	18	94.49	245.88	17	76.37	234.65	18	90.58	229.44	21
Construction and land development	13.41	39.81	25	19.20	36.07	33	16.62	35.95	29	14.37	35.62	28	16.08	34.95	34
1-4 family	1.16	9.02	26	1.54	7.44	30	1.59	7.42	32	0.01	6.34	10	0.02	6.61	15
Other	12.25	30.27	28	17.66	28.34	37	15.03	28.11	35	14.36	28.16	31	16.06	27.32	37
Multifamily	21.50	40.47	37	17.28	35.29	34	16.71	38.66	32	14.39	32.74	29	16.54	31.04	38
Nonfarm nonresidential	57.10	161.09	18	62.79	156.30	19	61.15	158.05	20	47.61	155.06	17	57.97	152.10	22
Owner-occupied	20.65	53.43	22	22.91	52.63	25	22.27	52.99	25	14.60	52.37	18	17.76	53.07	23
Other	36.44	105.96	18	39.89	100.99	18	38.89	102.54	19	33.01	100.54	19	40.21	97.41	25
Real estate loans secured by farmland	0.11	3.36	31	0.20	3.67	34	0.18	3.22	38	0.18	3.44	33	0.27	3.60	36
Loans to depository institutions and acceptances of other banks	0.26	0.26	84	0.03	0.20	71	0.08	0.21	79	0.07	0.28	75	0.02	0.44	64
Commercial and industrial loans	245.68	115.08	91	213.94	116.17	87	217.30	114.45	87	201.54	139.91	78	238.82	122.02	90
Loans to individuals	56.29	35.47	76	63.63	36.56	77	62.41	34.55	77	57.28	37.47	71	80.17	43.51	74
Credit card loans	11.68	2.79	88	11.45	2.58	89	11.88	2.77	89	11.46	3.30	88	16.24	4.34	88
Agricultural loans	0.19	1.73	42	0.33	2.03	47	0.47	1.86	54	0.43	1.88	51	0.47	2.18	50
Other loans and leases	92.26	50.11	78	85.89	47.63	77	86.74	51.06	76	77.63	49.54	74	84.44	52.44	76
Supplemental															
Non-owner occupied CRE loans / Gross loans	15.79	30.74	19	16.59	29.25	20	16.15	30.07	19	16.10	27.32	21	15.80	26.45	25
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	99	205.31	20	98.29	187.63	21	95.85	195.33	21	82.78	183.76	20	97.49	178.57	27
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	119.66	262.15	18	121.20	244.92	18	118.11	252.85	18	97.39	240.85	20	115.25	236.10	26

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Peer #

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	10.06	6.75	79	16.21	12.31	72	16.18	11.47	74	20.41	11.17	85	9	7.63	68
Liquid assets	30.89	23.63	75	36.29	29.12	72	36.76	29.03	73	37.25	26.22	83	26.36	22.44	72
Investment securities	24.58	20.98	63	22.85	20.37	58	24.11	21.63	62	19.25	17.85	58	21.37	16.99	74
Net loans and leases	55.76	63.09	26	51.76	58.81	25	51.28	58.67	27	51.02	61.58	18	58.04	63.77	24
Net loans, leases and standby letters of credit	57.90	63.92	29	53.84	59.61	30	53.32	59.49	29	53.42	62.48	20	60.97	64.84	29
Core deposits	77.56	74.28	52	78.64	75.52	51	79.93	75.71	58	74.43	70.67	47	66.60	63.09	45
Noncore funding	8.94	12.30	44	6.92	10.15	48	6.27	10.30	41	10.28	14.13	48	17.32	19.36	57
Time deposits of \$250K or more	0.30	1.67	9	0.37	1.67	10	0.30	1.58	8	0.40	2.11	10	0.92	2.94	15
Foreign deposits	0.06	0.33	81	1.22	0.33	87	1.13	0.34	88	1.86	0.36	88	1.59	0.43	85
Federal funds purchased and repos	0.07	1.24	31	0.10	1.19	30	0.07	1.23	28	0.09	1.47	26	1.53	1.94	59
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	96	0	0	98
Net federal funds purchased (sold)	-0.22	0.58	12	-0.05	0.54	19	-0.06	0.54	19	-0.05	0.54	17	0.94	0.48	63
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.09	2.18	24	0.98	0.88	66	0.84	1	58	1.54	1.24	65	5.07	3.01	74
Earning assets that reprice within 1 year	41.07	35.71	63	44.33	38.80	66	44.52	37.37	66	48.31	39.38	74	41.81	39.29	56
Interest-bearing liabilities that reprice within 1 year	2.68	6.79	19	2.83	6.64	16	2.57	6.39	16	3.56	8.20	18	4.33	10.19	15
Long-term debt that reprices within 1 year	5.37	0.38	96	0.32	0.27	76	0.18	0.26	74	0.68	0.47	77	1.75	0.96	80
Net assets that reprice within 1 year	33.03	27.35	60	41.18	30.83	75	41.76	29.65	79	44.07	29.11	84	35.73	26.63	76
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-1.44	5.89	19	-12.88	-3.31	22	-13.64	-2.33	18	-14.85	3.20	6	10.85	14.45	36
Net short-term noncore funding dependence	-11.89	0.87	12	-17.90	-9.17	18	-18.22	-7.71	18	-22.06	-4.76	11	1.53	3.38	34
Short-term investment / Short-term noncore funding	1,234.72	112.63	97	491.42	304.29	78	549.99	273.46	82	380.91	184.19	83	88.44	77.77	65
Liquid assets - short-term noncore funding / Nonliquid assets	43.53	24.05	78	51.78	36.72	71	53.48	36.68	72	50.82	28.18	85	21.98	16.97	72
Net loans and leases / Total deposits	71.19	79.04	32	63.93	73.05	27	62.49	72.79	26	65.19	79.43	15	82.55	90.31	29
Net loans and leases / Core deposits	71.89	86.19	28	65.82	78.83	26	64.16	78.25	24	68.54	88.34	13	87.15	103.93	25
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-11.74	-10.05	37	0.22	0.50	45	0.21	0.12	60	0.37	1.57	32	1.05	0.72	70
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-10.56	-19.27	71	3.52	1.06	87	1.35	-0.25	83	7.18	4.31	82	3.78	1.36	89
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	65.92	26.09	91	1.17	13.65	39	1.06	14.28	35	1.61	11.38	44	20.14	12.67	64
Available-for-sale securities	33.30	71.92	9	97.98	84.59	60	97.91	83.77	62	97.20	87.23	52	78.88	85.40	36
U.S. Treasury securities	30.58	9.62	87	29.54	6.01	88	31.78	6.70	89	19.44	4.72	88	19.40	6.15	85
US agency securities (excluding mortgage-backed securities)	3.11	4.10	60	3.42	4.24	62	3.18	4.12	61	4.46	4.01	70	0.32	3.49	34
Municipal securities	1.81	8.02	37	1.99	8.38	36	1.72	8.22	35	3.26	9.83	41	3.28	7.75	45
Mortgage-backed securities	56.10	62.34	39	56.97	66.09	35	55.10	66.54	31	63.23	66.64	46	68.10	67.43	48
Asset-backed securities	4.90	4.33	63	4.82	2.45	74	4.80	2.50	75	5.78	1.91	80	5.94	1.66	83
Other debt securities	2.71	3.02	61	2.40	3.01	60	2.40	3.08	59	2.64	3.01	61	1.98	2.94	60
Mutual funds and equity securities	0.78	0.27	84	0.85	0.29	82	1.02	0.29	87	1.19	0.35	86	0.97	0.40	79
Debt securities 1 year or less	10.48	9.28	66	10.73	8.18	69	11.33	7.78	74	10.52	10.55	61	12.64	11.86	63
Debt securities 1 to 5 years	24.40	20.14	64	23.20	17.39	66	24.08	18.25	67	19.09	17.03	57	17.42	17.94	57
Debt securities over 5 years	64.34	68.28	38	65.22	72.07	33	63.57	71.11	29	69.20	69.86	46	68.97	66.02	42
Pledged securities	14.58	31.26	24	19.93	33.37	33	20.42	32.26	35	25.41	35.67	36	15.33	30.57	30
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-37.37	-40.81	59	6.85	64.27	27	-5.38	27.98	29	158.15	183.32	58	28.88	26.69	62
Investment securities	8.56	11.76	53	37.88	32.48	60	49.48	31.36	74	2.50	23.62	21	5.08	11.75	48
Core deposits	-0.48	4.57	38	29.15	16.96	86	28.18	16.94	84	27.14	26.88	58	6.38	11.23	42
Noncore funding	30.35	36.20	59	-26.69	-21.64	45	-27.21	-14.79	31	-32.48	-12.18	27	15.54	6.59	70

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			237,245,452	207,864,075	185,642,755
Commit: Secured commercial real estate loans	8,878,787	7,425,507	7,310,420	5,518,710	6,993,247
Commit: Unsecured real estate loans	15,403,270	12,920,777	13,076,443	11,885,594	11,103,380
Credit card lines (reported semiannually, June/Dec)			32,499,448	31,018,911	29,166,734
Securities underwriting	0	0	0	0	0
Standby letters of credit	11,963,319	11,562,098	11,380,296	11,209,314	12,020,756
Commercial and similar letters of credit	300,048	346,881	253,638	171,293	104,584
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	7,359,370	7,948,998	7,535,153	6,907,859	7,606,049
Credit derivatives - notional amount (holding company as beneficiary)	4,945,784	4,378,516	4,146,621	4,348,256	3,239,143
Credit derivative contracts w/ purchased credit protection-investment grade	475,000	0	635,000	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	657,144	0	647,500	0
Derivative Contracts					
Interest rate futures and forward contracts	17,456,521	25,086,236	19,964,561	17,678,869	15,157,480
Written options contracts (interest rate)	14,698,345	19,110,223	15,401,520	10,077,245	9,906,196
Purchased options contracts (interest rate)	37,250,891	32,584,062	27,532,215	15,471,492	16,815,653
Interest rate swaps	449,116,215	391,082,110	400,247,954	376,017,980	353,670,227
Futures and forward foreign exchange	18,838,434	17,326,655	17,376,910	16,560,286	16,655,765
Written options contracts (foreign exchange)	313,265	411,916	301,536	415,844	735,719
Purchased options contracts (foreign exchange)	276,844	353,924	259,341	377,793	719,747
Foreign exchange rate swaps	3,284,120	2,311,661	2,691,682	2,088,947	2,679,884
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	2,653,735	1,618,000	1,563,876	1,384,949	2,101,293
Purchased options contracts (commodity and other)	2,653,735	1,618,000	1,563,876	1,384,949	2,101,293
Commodity and other swaps	13,681,737	16,852,222	15,986,983	13,416,303	11,449,667

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							42.57	22.78	90	44.52	22.01	93	45.24	23.52	92
Standby letters of credit	2.14	0.66	90	2.09	0.66	92	2.04	0.65	92	2.40	0.71	91	2.93	0.84	92
Commercial and similar letters of credit	0.05	0.02	84	0.06	0.02	86	0.05	0.02	83	0.04	0.02	81	0.03	0.02	73
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	1.32	0.27	91	1.43	0.24	92	1.35	0.24	91	1.48	0.35	91	1.85	0.42	92
Credit derivatives - notional amount (holding company as beneficiary)	0.88	0.17	91	0.79	0.18	90	0.74	0.18	87	0.93	0.30	89	0.79	0.52	86
Credit derivative contracts w/ purchased credit protection-investment grade	0.08	0.20	73	0	0.18	35	0.11	0.18	76	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0.12	0.13	78	0	0.13	34	0.14	0.30	75	0	0.45	34
Derivative contracts	100.13	44.74	86	91.69	47.31	87	90.24	46.30	87	97.43	48.62	86	105.27	68.47	84
Interest rate contracts	92.68	32.78	89	84.38	35.15	89	83.11	32.46	89	89.80	34.36	88	96.39	47.31	86
Interest rate futures and forward contracts	3.12	3.53	81	4.52	4.39	81	3.58	3.25	82	3.79	6.21	76	3.69	10.67	77
Written options contracts (interest rate)	2.63	1.49	85	3.45	1.69	84	2.76	1.41	83	2.16	2.18	68	2.41	2.47	76
Purchased options contracts (interest rate)	6.66	1.57	90	5.88	1.29	89	4.94	1.31	88	3.31	1.46	83	4.10	2.65	80
Interest rate swaps	80.27	23.04	90	70.53	20.27	93	71.83	20.49	91	80.54	20.83	93	86.18	28.86	91
Foreign exchange contracts	4.06	6.65	84	3.68	6.12	84	3.70	6.30	83	4.16	6.01	84	5.07	10.12	84
Futures and forward foreign exchange contracts	3.37	4.26	86	3.12	3.76	87	3.12	3.78	87	3.55	3.47	87	4.06	5.23	86
Written options contracts (foreign exchange)	0.06	0.04	84	0.07	0.04	86	0.05	0.04	85	0.09	0.03	82	0.18	0.05	85
Purchased options contracts (foreign exchange)	0.05	0.04	84	0.06	0.04	85	0.05	0.04	85	0.08	0.04	82	0.18	0.08	85
Foreign exchange rate swaps	0.59	0.85	84	0.42	0.76	82	0.48	0.76	83	0.45	0.77	84	0.65	2.03	84
Equity, commodity, and other derivative contracts	3.39	1.18	87	3.62	0.91	87	3.43	0.92	88	3.47	1.86	86	3.81	3.32	83
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0.47	0.41	85	0.29	0.31	86	0.28	0.32	86	0.30	0.52	83	0.51	0.98	82
Purchased options contracts (commodity and other)	0.47	0.31	86	0.29	0.21	87	0.28	0.21	87	0.30	0.37	84	0.51	0.94	84
Commodity and other swaps	2.45	0.31	91	3.04	0.30	91	2.87	0.31	91	2.87	0.32	91	2.79	0.38	87
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							87.72	44.98	87	81.77	42.82	84	78.62	45.53	82

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Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	560,223,842	508,355,009	502,890,454	454,874,657	431,992,924
Interest rate contracts	518,521,972	467,862,631	463,146,250	419,245,586	395,549,556
Foreign exchange contracts	22,712,663	20,404,156	20,629,469	19,442,870	20,791,115
Equity, commodity, and other contracts	18,989,207	20,088,222	19,114,735	16,186,201	15,652,253
Derivatives Position					
Futures and forwards	36,294,955	42,412,891	37,341,471	34,239,155	31,813,245
Written options	17,665,345	21,140,139	17,266,932	11,878,038	12,743,208
Exchange-traded	0	0	0	0	0
Over-the-counter	17,665,345	21,140,139	17,266,932	11,878,038	12,743,208
Purchased options	40,181,470	34,555,986	29,355,432	17,234,234	19,636,693
Exchange-traded	13,875,000	3,750,000	3,603,000	0	1,005,000
Over-the-counter	26,306,470	30,805,986	25,752,432	17,234,234	18,631,693
Swaps	466,082,072	410,245,993	418,926,619	391,523,230	367,799,778
Held for trading	395,342,913	362,455,494	355,577,194	329,327,067	300,006,778
Interest rate contracts	365,862,982	335,755,076	328,482,649	305,663,188	274,878,085
Foreign exchange contracts	16,305,228	14,215,571	15,126,637	14,744,819	15,721,361
Equity, commodity, and other contracts	13,174,703	12,484,847	11,967,908	8,919,060	9,407,332
Non-traded	164,880,929	145,899,515	147,313,260	125,547,590	131,986,146
Interest rate contracts	152,658,990	132,107,555	134,663,601	113,582,398	120,671,471
Foreign exchange contracts	6,407,435	6,188,585	5,502,832	4,698,051	5,069,754
Equity, commodity, and other contracts	5,814,504	7,603,375	7,146,827	7,267,141	6,244,921
Derivative contracts (excluding futures and FX 14 days or less)	544,388,608	495,233,787	489,260,545	444,332,028	414,743,291
One year or less	388,984,148	339,527,679	344,938,961	321,243,735	293,494,697
Over 1 year to 5 years	87,282,904	75,954,043	74,346,066	59,714,693	61,745,020
Over 5 years	68,121,556	79,752,065	69,975,518	63,373,600	59,503,574
Gross negative fair value (absolute value)	9,726,061	4,767,481	3,560,867	2,740,721	1,995,814
Gross positive fair value	5,862,535	7,018,509	5,148,630	6,526,604	3,498,635
Held for trading	5,141,626	6,814,137	5,024,144	6,351,029	3,390,018
Non-traded	720,909	204,372	124,486	175,575	108,617
Current credit exposure on risk-based capital derivative contracts	4,931,739	7,136,007	5,143,497	7,243,619	3,990,630
Credit losses on derivative contracts	-11	3,227	623	-66	243
Past Due Derivative Instruments Fair Value					
30–89 days past due	990	0	78	40	6
90+ days past due	0	1	0	3	6

BHC Name

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Peer #

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	92.56	93.95	26	92.03	94.10	26	92.10	94.17	27	92.17	94.10	25	91.56	93.44	27
Foreign exchange contracts	4.05	3.10	74	4.01	3.22	74	4.10	3.47	74	4.27	3.49	75	4.81	3.20	78
Equity, commodity, and other contracts	3.39	1.15	83	3.95	1.21	81	3.80	1.14	82	3.56	1.17	81	3.62	1.64	79
Futures and forwards															
Futures and forwards	6.48	9.12	61	8.34	12.59	58	7.43	11.16	58	7.53	14.05	50	7.36	13.49	51
Written options															
Written options	3.15	5.29	57	4.16	7.18	50	3.43	6.28	49	2.61	8.18	33	2.95	5.91	46
Exchange-traded															
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter															
Over-the-counter	3.15	4.93	58	4.16	6.91	52	3.43	5.96	51	2.61	7.73	35	2.95	5.10	49
Purchased options															
Purchased options	7.17	4.14	70	6.80	3.41	74	5.84	3.27	72	3.79	3.42	67	4.55	4.42	65
Exchange-traded															
Exchange-traded	2.48	0.14	94	0.74	0.12	88	0.72	0.12	89	0	0.15	40	0.23	0.28	83
Over-the-counter															
Over-the-counter	4.70	3.58	68	6.06	3.01	75	5.12	2.87	72	3.79	2.86	70	4.31	3.35	67
Swaps															
Swaps	83.20	77.96	48	80.70	71.71	50	83.30	74.26	51	86.07	68.76	60	85.14	69.75	57
Held for trading															
Held for trading	70.57	38.03	63	71.30	40.70	60	70.71	40.42	59	72.40	43.53	59	69.45	44.16	58
Interest rate contracts															
Interest rate contracts	65.31	31.70	67	66.05	34.66	67	65.32	34.15	65	67.20	36.62	65	63.63	37.24	62
Foreign exchange contracts															
Foreign exchange contracts	2.91	1.66	80	2.80	1.55	80	3.01	1.68	79	3.24	1.60	80	3.64	1.60	79
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	2.35	0.57	86	2.46	0.61	86	2.38	0.60	85	1.96	0.68	84	2.18	0.83	81
Non-traded															
Non-traded	29.43	61.97	36	28.70	59.30	39	29.29	59.58	40	27.60	56.47	40	30.55	55.84	41
Interest rate contracts															
Interest rate contracts	27.25	57.96	38	25.99	56.22	35	26.78	56.71	38	24.97	53.82	36	27.93	52.22	42
Foreign exchange contracts															
Foreign exchange contracts	1.14	0.39	89	1.22	0.36	86	1.09	0.40	85	1.03	0.46	84	1.17	0.34	87
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	1.04	0.10	90	1.50	0.11	93	1.42	0.09	93	1.60	0.10	93	1.45	0.13	92
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	97.17	93.16	41	97.42	91.91	48	97.29	92.53	46	97.68	91.48	57	96.01	93.86	42
One year or less															
One year or less	69.43	37.29	78	66.79	27.90	87	68.59	27.56	85	70.62	32.05	86	67.94	32.17	83
Over 1 year to 5 years															
Over 1 year to 5 years	15.58	22.61	36	14.94	29.78	30	14.78	27.01	28	13.13	27.06	28	14.29	30.45	30
Over 5 years															
Over 5 years	12.16	26.09	37	15.69	29.19	35	13.91	29.89	33	13.93	29.56	33	13.77	28.09	33
Gross negative fair value (absolute value)															
Gross negative fair value (absolute value)	1.74	2.48	33	0.94	1.18	45	0.71	0.98	39	0.60	1.55	29	0.46	0.83	39
Gross positive fair value															
Gross positive fair value	1.05	2.55	23	1.38	1.59	41	1.02	1.34	33	1.43	2.23	29	0.81	1.19	33
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)															
Gross negative fair value, absolute value (X)	0.21	0.10	85	0.11	0.05	86	0.08	0.04	83	0.06	0.07	71	0.05	0.06	82
Gross positive fair value (X)															
Gross positive fair value (X)	0.13	0.10	76	0.16	0.06	88	0.11	0.05	86	0.15	0.09	82	0.10	0.07	85
Held for trading (X)															
Held for trading (X)	0.11	0.06	82	0.15	0.05	88	0.11	0.04	87	0.15	0.07	86	0.09	0.06	87
Non-traded (X)															
Non-traded (X)	0.02	0.02	60	0	0.01	42	0	0.01	41	0	0.02	39	0	0.01	50
Current credit exposure (X)															
Current credit exposure (X)	0.11	0.06	82	0.16	0.05	88	0.11	0.04	87	0.17	0.06	86	0.11	0.05	84
Credit losses on derivative contracts															
Credit losses on derivative contracts	0	0	6	0.01	0	93	0	0	90	0	0	1	0	0	93
Past Due Derivative Instruments Fair Value															
30-89 days past due															
30-89 days past due	0	0	95	0	0	48	0	0	95	0	0	92	0	0	94
90+ days past due															
90+ days past due	0	0	48	0	0	95	0	0	47	0	0	95	0	0	96
Other Ratios															
Current credit exposure / Risk-weighted assets															
Current credit exposure / Risk-weighted assets	1.16	0.70	79	1.83	0.59	88	1.32	0.46	87	2.22	0.85	88	1.17	0.73	84

BHC Name

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Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	4,867,971	5,361,394	5,361,394	2,741,938	2,629,361
Gross losses	667,520	877,363	1,101,238	1,192,147	974,358
Write-downs, transfers to loans held-for-sale	6,640	20,595	25,060	44,625	15,323
Recoveries	328,548	344,838	444,574	359,806	332,375
Net losses	338,972	532,525	656,664	832,341	641,983
Provision for loan and lease losses	58,171	-524,637	-887,011	2,985,217	739,915
Adjustments	-5,698	1,050,658	1,050,252	466,580	14,645
Ending balance	4,581,472	5,354,890	4,867,971	5,361,394	2,741,938
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.01	0.09	24	-0.14	-0.12	38	-0.17	-0.09	27	0.67	0.51	78	0.19	0.15	67
Provision for loan and lease losses / Average loans and leases	0.03	0.16	26	-0.27	-0.21	35	-0.33	-0.16	25	1.17	0.82	79	0.31	0.24	69
Provision for loan and lease losses / Net loan and lease losses	17.16	151.30	30	-98.52	-65.12	45	-135.08	-105.48	40	358.65	487.86	55	115.25	130.58	52
Allowance for loan and lease losses / Total loans and leases not held for sale	1.45	1.17	79	1.85	1.32	84	1.69	1.23	84	2.22	1.58	82	1.14	0.83	82
Allowance for loan and lease losses / Total loans and leases	1.45	1.15	79	1.83	1.30	85	1.67	1.20	85	2.20	1.55	85	1.14	0.81	82
Allowance for loan and lease losses / Net loans and leases losses (X)	10.14	38.64	39	7.54	17.40	33	7.41	21.39	29	6.44	11.58	47	4.27	8.03	47
Allowance for loan and lease losses / Nonaccrual assets	163.07	428.13	17	162.28	330.05	21	145.56	364.13	14	182.41	299.17	29	146.65	218.72	41
ALLL / 90+ days past due + nonaccrual loans and leases	140.11	320.87	21	142.27	271.93	26	123.68	287.08	20	157.30	244.34	32	107.75	151.73	39
Gross loan and lease losses / Average loans and leases	0.29	0.16	80	0.44	0.20	89	0.41	0.19	88	0.47	0.34	75	0.41	0.28	76
Recoveries / Average loans and leases	0.14	0.07	87	0.17	0.08	89	0.16	0.08	88	0.14	0.07	89	0.14	0.08	84
Net losses / Average loans and leases	0.15	0.09	75	0.27	0.12	85	0.24	0.11	86	0.33	0.27	68	0.27	0.21	69
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	90	0.01	0	92	0.01	0	91	0.02	0	94	0.01	0	86
Recoveries / Prior year-end losses	29.83	34.26	49	28.93	25.09	67	37.29	34.67	63	36.93	33.98	63	43.49	36.22	73
Earnings coverage of net loan and lease losses (X)	16.67	36.38	43	9.01	26.30	27	9.29	39.72	25	7.71	22.91	35	11.25	24.40	44

Net Loan and Lease Losses By Type

Real estate loans	-0.04	-0.01	9	-0.04	0.02	11	-0.05	0.02	5	-0.03	0.04	6	-0.01	0.01	17
Real estate loans secured by 1-4 family	-0.10	-0.02	6	-0.12	-0.01	2	-0.12	-0.02	2	-0.06	0.01	7	-0.03	0.01	16
Revolving	-0.24	-0.06	12	-0.28	-0.07	13	-0.29	-0.07	14	-0.10	0.01	13	-0.03	0.02	20
Closed-end	-0.06	-0.01	10	-0.07	-0.01	10	-0.07	-0.01	7	-0.05	0	10	-0.02	0	16
Commercial real estate loans	0.05	0	89	0.07	0.04	74	0.06	0.04	72	0.01	0.07	27	0.02	0.01	66
Construction and land development	0.02	-0.02	93	0.43	0.01	93	0.38	0	94	-0.02	0	24	-0.02	-0.01	28
1-4 family	0.04	0	97	0	0	21	0	0	18	0	0	19	-0.01	0	8
Other	-0.02	-0.01	25	0.43	0.01	93	0.39	0	96	-0.02	0	21	-0.01	-0.01	34
Multifamily	0	0	10	0	0.01	12	-0.01	0.01	6	-0.03	0	5	0.01	0	88
Nonfarm nonresidential	0.09	0	93	-0.02	0.05	13	-0.01	0.05	11	0.02	0.11	37	0.03	0.02	68
Owner-occupied	0.01	0	86	0	0.01	24	0	0.01	63	0.03	0.02	75	-0.01	0.01	14
Other	0.08	0.01	93	-0.01	0.04	11	-0.01	0.04	9	-0.01	0.08	3	0.04	0.01	84
Real estate loans secured by farmland	-0.04	0	10	-0.40	-0.01	3	-0.38	0	3	0.20	0.02	89	-3.94	0.01	0
Commercial and industrial loans	0.07	0.11	55	0.38	0.19	79	0.27	0.17	73	0.28	0.47	41	0.16	0.37	31
Loans to individuals	1.07	0.76	73	0.94	0.72	69	1.04	0.71	72	1.69	1.13	76	1.40	1.17	66
Credit card loans	3.05	1.94	83	3.38	2.27	81	3.22	1.84	83	4.18	2.92	76	3.27	3.11	51
Agricultural loans	-0.30	0.02	4	0.31	0.02	90	0.14	0.02	85	-0.24	0.19	2	0.36	0.08	86
Loans to foreign governments and institutions		0.05			0			0			0			0	
Other loans and leases	0.22	0.13	78	0.14	0.09	74	0.24	0.10	81	0.36	0.15	81	0.19	0.15	69

BHC Name

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Peer #

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	1,173,398	913,628	1,380,717	862,221	1,057,254
90+ days past due loans and leases	487,274	494,917	624,853	513,339	737,725
Nonaccrual loans and leases	2,782,709	3,269,000	3,311,104	2,895,092	1,807,034
Total past due and nonaccrual loans and leases	4,443,381	4,677,545	5,316,674	4,270,652	3,602,013
Restructured					
Restructured 30-89 days past due	17,252	12,517	14,042	20,286	32,160
Restructured 90+ days past due	5,987	3,793	4,396	6,907	7,194
Restructured nonaccrual	676,064	798,652	987,988	901,942	843,032
Total restructured loans and leases	699,303	814,962	1,006,426	929,135	882,386
Loans Held for Sale					
30-89 days past due loans held for sale	26,576	9,231	14,238	7,994	1,563
90+ days past due loans held for sale	8,578	4,366	5,634	4,432	2,715
Nonaccrual loans held for sale	75,784	52,052	86,843	59,669	14,131
Total past due and nonaccrual loans held for sale	110,938	65,649	106,715	72,095	18,409
Restructured loans and leases in compliance	687,339	647,429	584,813	714,651	780,190
Other real estate owned	25,438	22,319	20,532	41,255	103,440
Other Assets					
30-89 days past due	990	0	78	40	6
90+ days past due	0	1	0	3	6
Nonaccrual	26,769	30,877	33,254	44,096	62,665
Total other assets past due and nonaccrual	27,759	30,878	33,332	44,139	62,677

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.37	0.33	68	0.31	0.29	63	0.48	0.32	75	0.35	0.39	55	0.44	0.43	61
90+ days past due loans and leases	0.15	0.10	76	0.17	0.09	82	0.21	0.10	81	0.21	0.12	79	0.31	0.15	83
Nonaccrual loans and leases	0.88	0.37	92	1.12	0.54	89	1.14	0.46	91	1.19	0.66	87	0.75	0.51	76
90+ days past due and nonaccrual loans and leases	1.03	0.52	87	1.29	0.68	87	1.35	0.62	90	1.40	0.85	84	1.06	0.71	81
Restructured															
30-89 days past due restructured	0.01	0.01	64	0	0.01	62	0	0.01	61	0.01	0.01	62	0.01	0.01	65
90+ days past due restructured	0	0.01	75	0	0	72	0	0	73	0	0.01	72	0	0.01	74
Nonaccrual restructured	0.21	0.09	87	0.27	0.12	87	0.34	0.10	92	0.37	0.13	90	0.35	0.14	90
30-89 days past due loans held for sale	0.01	0	88	0	0	86	0	0	86	0	0	83	0	0	84
90+ days past due loans held for sale	0	0	87	0	0	87	0	0	86	0	0	86	0	0	87
Nonaccrual loans held for sale	0.02	0	91	0.02	0	87	0.03	0	93	0.02	0.01	86	0.01	0	85
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.37	0.33	68	0.31	0.29	63	0.48	0.32	75	0.35	0.40	55	0.44	0.43	61
90+ days past due assets	0.15	0.10	76	0.17	0.09	82	0.21	0.10	81	0.21	0.12	79	0.31	0.15	83
Nonaccrual assets	0.89	0.37	92	1.13	0.55	89	1.15	0.47	91	1.21	0.67	86	0.78	0.53	77
30+ days past due and nonaccrual assets	1.41	0.89	81	1.61	1	84	1.84	0.97	87	1.77	1.29	76	1.52	1.19	72
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.59	0.33	84	0.68	0.40	84	0.71	0.36	87	0.74	0.52	80	0.64	0.44	78
90+ days past due and nonaccrual assets + other real estate owned	0.59	0.35	83	0.69	0.42	84	0.72	0.37	87	0.75	0.55	79	0.66	0.48	76
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.63	0.38	80	0.71	0.48	80	0.71	0.41	82	0.79	0.60	73	0.67	0.53	65
Allowance for loan and lease losses	76.80	55.46	75	73.86	67.85	67	80.83	62.64	75	68.61	66.66	59	99.57	115.41	46
Equity capital + allowance for loan and lease losses	6.86	3.63	87	6.42	4.12	82	6.50	3.60	87	6.20	4.97	70	5.24	4.28	65
Tier 1 capital + allowance for loan and lease losses	6.87	3.90	85	7.85	4.89	84	7.88	4.30	86	7.57	6.05	67	6.99	5.65	69
Loans and leases + other real estate owned	1.11	0.61	85	1.35	0.82	84	1.35	0.71	87	1.51	0.97	81	1.13	0.85	73

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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Peer #

Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.43	0.23	81	0.40	0.25	78	0.64	0.26	90	0.42	0.39	64	0.53	0.38	76
90+ days past due	0.18	0.11	81	0.28	0.12	84	0.30	0.12	83	0.39	0.16	84	0.56	0.16	86
Nonaccrual	1.64	0.41	95	2.14	0.60	94	2.26	0.52	96	2.54	0.76	94	1.53	0.46	94
Commercial and industrial															
30–89 days past due	0.24	0.29	54	0.11	0.24	38	0.19	0.24	54	0.11	0.23	37	0.13	0.31	29
90+ days past due	0.10	0.06	76	0.05	0.02	84	0.10	0.04	86	0.03	0.03	65	0.09	0.05	74
Nonaccrual	0.46	0.47	59	0.55	0.65	50	0.50	0.57	54	0.47	0.75	39	0.37	0.83	29
Individuals															
30–89 days past due	1.03	0.83	72	1.03	0.60	81	1.33	0.63	83	1.27	0.83	79	1.37	0.83	79
90+ days past due	0.50	0.10	90	0.41	0.08	90	0.52	0.09	90	0.59	0.14	89	0.59	0.17	85
Nonaccrual	0.71	0.17	89	0.61	0.17	90	0.63	0.17	90	0.67	0.28	84	0.45	0.17	84
Depository institution loans															
30–89 days past due	0	0	44	0	0.03	44	0	0.01	45	0	0	46	0	0	47
90+ days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	49
Nonaccrual	0	0	46	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural															
30–89 days past due	0.11	0.09	70	0.34	0.11	80	0.22	0.07	81	0.78	0.17	90	1.52	0.24	91
90+ days past due	0.03	0	92	0	0	45	0.01	0	92	0	0	44	0	0	42
Nonaccrual	2.42	0.27	93	3.85	0.51	92	2.42	0.70	87	4.17	0.49	92	4.27	0.67	92
Foreign governments															
30–89 days past due		0			0			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.14			0.17			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0.17	0.13	72	0.05	0.11	57	0.14	0.12	73	0.16	0.18	62	0.20	0.20	61
90+ days past due	0.03	0.01	86	0.01	0.01	85	0.05	0.01	90	0.01	0.01	79	0.01	0.01	80
Nonaccrual	0.19	0.06	85	0.18	0.13	72	0.16	0.09	76	0.32	0.15	76	0.13	0.13	67

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Peer #

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.66	0.39	79	0.56	0.36	76	0.82	0.46	82	0.71	0.65	68	0.90	0.67	74
	90+ days past due	0.29	0.22	80	0.47	0.25	84	0.51	0.24	83	0.68	0.33	84	0.98	0.31	85
	Nonaccrual	2.34	0.58	96	2.92	0.76	93	2.95	0.71	94	3.64	0.89	96	2.42	0.73	94
Revolving	30-89 days past due	0.21	0.31	38	0.25	0.33	41	0.30	0.28	57	0.33	0.48	42	0.44	0.45	50
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0.09	0.05	79
	Nonaccrual	2.41	0.86	87	3.21	1.05	88	3.09	1.18	86	3.80	1.13	89	3.51	1	88
Closed-end	30-89 days past due	0.82	0.41	81	0.66	0.36	79	0.99	0.49	86	0.85	0.65	72	1.09	0.70	78
	90+ days past due	0.39	0.25	81	0.62	0.27	84	0.68	0.26	85	0.92	0.38	85	1.34	0.35	87
	Nonaccrual	2.31	0.57	95	2.83	0.71	95	2.91	0.67	96	3.58	0.87	96	1.97	0.70	90
Junior lien	30-89 days past due	0.01	0.01	73	0.01	0.01	68	0.01	0.01	72	0.02	0.02	70	0.04	0.02	77
	90+ days past due	0	0	77	0	0	69	0	0	73	0	0	66	0.01	0	91
	Nonaccrual	0.10	0.02	90	0.13	0.04	90	0.12	0.03	92	0.17	0.04	93	0.12	0.04	87
Commercial real estate	30-89 days past due	0.09	0.13	51	0.19	0.16	67	0.39	0.15	84	0.04	0.26	26	0.04	0.18	21
	90+ days past due	0.01	0.01	74	0.02	0.01	76	0.01	0.01	79	0	0.02	48	0.01	0.03	54
	Nonaccrual	0.58	0.29	83	1.11	0.48	84	1.29	0.38	93	1.07	0.62	77	0.31	0.23	70
Construction and development	30-89 days past due	0.28	0.19	76	0.22	0.15	75	1.07	0.17	90	0.01	0.28	29	0.02	0.28	29
	90+ days past due	0.07	0.01	94	0.10	0.01	96	0.04	0.01	88	0	0.01	73	0.02	0.02	72
	Nonaccrual	0.20	0.14	76	0.16	0.31	65	0.44	0.20	81	0.24	0.41	63	0.22	0.20	73
1-4 family	30-89 days past due	0.01	0.02	66	0.02	0.03	70	0.01	0.02	67	0	0.03	28	0	0.06	25
	90+ days past due	0	0	45	0	0	92	0	0	44	0	0	42	0.01	0	86
	Nonaccrual	0.01	0.01	75	0.01	0.02	70	0.04	0.01	81	0.01	0.03	60	0.02	0.02	67
Other	30-89 days past due	0.27	0.13	79	0.20	0.10	80	1.06	0.13	91	0.01	0.22	36	0.02	0.20	39
	90+ days past due	0.07	0	95	0.10	0	96	0.04	0	94	0	0	83	0.01	0.01	75
	Nonaccrual	0.18	0.12	77	0.15	0.25	69	0.40	0.16	84	0.24	0.35	65	0.20	0.17	74
Multifamily	30-89 days past due	0.06	0.04	76	0.19	0.09	77	0.04	0.07	67	0.04	0.09	55	0.02	0.08	49
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	85
	Nonaccrual	0.06	0.06	70	0.15	0.13	76	0.59	0.17	83	0.80	0.11	92	0.29	0.05	93
Nonfarm non-residential	30-89 days past due	0.06	0.10	47	0.18	0.12	68	0.29	0.13	82	0.05	0.23	32	0.05	0.14	25
	90+ days past due	0.01	0.01	70	0	0.01	59	0.01	0.01	81	0	0.02	26	0.01	0.03	52
	Nonaccrual	0.87	0.36	87	1.67	0.58	91	1.71	0.45	95	1.40	0.80	77	0.34	0.28	67
Owner Occupied	30-89 days past due	0.04	0.04	55	0.14	0.04	93	0.18	0.04	91	0.04	0.07	48	0.03	0.07	37
	90+ days past due	0.01	0	77	0	0	74	0.01	0	88	0	0	33	0	0.01	52
	Nonaccrual	0.35	0.12	88	0.29	0.20	70	0.62	0.17	92	0.48	0.27	77	0.24	0.16	67
Other	30-89 days past due	0.02	0.05	51	0.03	0.07	56	0.11	0.08	81	0.02	0.14	36	0.01	0.07	30
	90+ days past due	0	0	39	0	0.01	69	0	0	37	0	0.01	33	0.01	0.01	68
	Nonaccrual	0.52	0.21	84	1.38	0.31	93	1.09	0.23	93	0.92	0.44	80	0.10	0.10	59
Farmland	30-89 days past due	0	0.09	32	0.38	0.13	83	0	0.10	31	0.26	0.11	83	0.21	0.23	62
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	1.18	0.51	80	11.10	1.06	95	11.86	0.69	97	19.61	1.13	98	9.80	0.84	97
Credit card	30-89 days past due	1.30	1.22	70	1.13	0.79	74	1.64	0.81	90	1.27	0.95	75	1.40	1.19	64
	90+ days past due	1.01	0.50	81	0.93	0.40	82	1.09	0.45	90	1.11	0.63	76	1.06	0.78	60
	Nonaccrual	0	0.13	70	0	0.08	72	0	0.10	72	0	0.05	75	0	0.11	70

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	-2,847,496	629,628	49,470	874,547	2,306,712
Retained earnings	53,500,707	50,597,775	51,192,522	48,083,249	42,214,831
Accumulated other comprehensive income (AOCI)	-10,486,356	1,079,034	408,521	2,770,180	799,339
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	40,166,855	52,306,437	51,650,513	51,727,976	45,320,882
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	11,159,580	11,161,199	11,144,136	9,198,422	9,252,191
Accumulated other comprehensive income-related adjustments	-10,430,407	1,087,504	414,040	2,776,574	281,588
Other deductions from common equity tier 1 capital	65,189	19,755	26,412	17,892	33,355
Subtotal:	39,372,493	40,037,979	40,065,925	39,735,088	35,753,748
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	3,275,314
Common equity tier 1 capital	39,372,493	40,037,979	40,065,925	39,735,088	32,478,434
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	7,244,493	5,009,071	5,009,512	3,517,244	3,992,804
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	7,244,493	5,009,071	5,009,512	3,517,244	3,992,804
Less: Additional tier 1 capital deductions	100	100	100	100	165,585
Additional tier 1 capital	7,244,393	5,008,971	5,009,412	3,517,144	3,827,219
Tier 1 Capital	46,616,886	45,046,950	45,075,337	43,252,232	36,305,653
Tier 2 Capital					
Tier 2 capital instruments and related surplus	3,645,886	3,723,799	3,416,924	3,647,787	4,396,927
Non-qualifying capital instruments	0	19,949	19,951	39,888	59,809
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	4,251,998	4,191,896	3,938,824	4,060,887	3,059,547
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	7,897,884	7,935,644	7,375,699	7,748,562	7,516,283
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	100	100	100	100	490,616
Tier 2 capital	7,897,784	7,935,544	7,375,599	7,748,462	7,025,667
Exited advanced approach tier 2 capital					
Total capital	54,514,670	52,982,494	52,450,936	51,000,694	43,331,320
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	551,211,364	558,638,666	559,724,544	463,068,443	410,140,557
Less: Deductions from common equity tier 1 capital	11,168,258	11,162,298	11,151,221	9,199,522	12,694,090
Less: Other deductions	174,496	-363,235	119,844	-351,268	0
Total assets for leverage ratio	539,868,610	547,839,603	548,453,479	454,220,189	397,446,467
Total risk-weighted assets	423,445,825	389,911,083	388,769,445	326,772,098	340,799,404
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	9.30	11.77	13	10.27	12.59	16	10.31	12.37	23	12.16	12.35	53	9.53	12.11	11
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.01	12.48	28	11.55	13.31	19	11.59	13.11	25	13.24	13.08	58	10.65	12.78	15
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.87	14.27	27	13.59	15.21	20	13.49	14.91	26	15.61	15.23	65	12.71	14.36	21
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.63	9.22	30	8.22	9.07	26	8.22	8.98	29	9.52	9.13	67	9.13	9.76	38
Supplementary leverage ratio, advanced approaches HCs	7.29	6.74	70	7	6.90	62	6.95	6.71	59	9.89	8.72	78	7.59	7.41	61

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
Insurance Activities								
Total insurance underwriting assets	69,121	77,575	76,024	74,166	109,715	-10.90	-62.20	
Total property and casualty assets	69,003	76,903	75,303	70,522	105,101	-10.27	-61.25	
Reinsurance recoverables (P/C)								
Total life and health assets	118	672	721	3,644	4,614	-82.44	-97.52	
Reinsurance recoverables (L/H)								
Separate account assets (L/H)	0	0	0	0	0			
Total insurance underwriting equity	42,496	42,943	45,139	41,124	36,830	-1.04	-60.40	
Total property and casualty equity	42,496	49,128	51,752	45,019	38,529	-13.50	-61.06	
Total life and health equity	0	-6,185	-6,613	-3,895	-1,699			
Total insurance underwriting net income	1,238	2,456	5,478	3,720	4,075	-49.59	-43.93	
Total property and casualty	1,238	2,021	5,064	4,810	4,150	-38.74	-45.34	
Total life and health	0	435	414	-1,090	-75	-100.00		
Claims and claims adjusted expense reserves (P/C)	19,595	20,644	17,391	19,404	60,912	-5.08	-68.08	
Unearned premiums (P/C)	6,951	6,893	5,000	4,723	4,867	0.84	7.78	
Policyholder benefit and contractholder funds (L/H)	26	58	54	683	1,705	-55.17	-99.27	
Separate account liabilities (L/H)	0	0	0	0	0			
Insurance activities revenue	12,846	11,700	16,665	14,692	26,970	9.79	-31.11	
Other insurance activities income	6,955	6,068	9,140	6,547	16,710	14.62	-23.86	
Insurance and reinsurance underwriting income	5,891	5,632	7,525	8,145	10,260	4.60	-38.06	
Premiums	5,891	5,632	7,525	8,145	10,260	4.60	-38.06	
Credit related insurance underwriting	0	0	0	714	1,328		-100.00	
Other insurance underwriting	5,891	5,632	7,525	7,431	8,932	4.60	-21.01	
Insurance benefits, losses, expenses	5,191	3,127	1,398	4,733	8,591	66.01	-37.56	
Net assets of insurance underwriting subsidiaries	60,041	66,220	66,663	60,013	98,830	-9.33	-65.96	
Life insurance assets	11,016,522	9,924,086	10,906,525	9,062,733	8,926,311	11.01	28.83	

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.01	0	85	0.01	0	88	0.01	0	87	0.02	0	87	0.03	0.01	88
Insurance underwriting assets (P/C) / Total insurance underwriting assets	99.83	51.77	55	99.13	53.46	52	99.05	53.11	52	95.09	53.67	50	95.79	51.47	53
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0.17	48.23	44	0.87	46.54	48	0.95	46.89	48	4.91	46.33	50	4.21	48.53	46
Separate account assets (L/H) / Total life assets	0	11.73	43	0	13.15	42	0	13.40	42	0	11.24	43	0	7.26	42
Insurance activities revenue / Adjusted operating income	0.08	0.36	58	0.08	0.38	54	0.09	0.36	53	0.09	0.41	52	0.15	0.47	58
Premium income / Insurance activities revenue	45.86	2.54	93	48.14	2.90	92	45.15	2.76	92	55.44	2.84	93	38.04	7.32	87
Credit related premium income / Total premium income	0	32.83	34	0	31.14	35	0	32.99	34	8.77	38.23	59	12.94	34.91	62
Other premium income / Total premium income	100	67.17	65	100	68.86	65	100	67.01	65	91.23	61.77	40	87.06	65.09	37
Insurance underwriting net income / Consolidated net income	0.03	0.02	87	0.06	0.02	90	0.10	0.02	90	0.05	0.03	88	0.08	0.08	83
Insurance net income (P/C) / Equity (P/C)	3.88	15.15	57	5.48	28.21	52	9.79	23.22	52	10.68	15.59	63	10.77	19.86	52
Insurance net income (L/H) / Equity (L/H)		177.77			5.51			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums	88.12	4,581.19	52	55.52	-364.02	45	18.58	927.51	15	58.11	447.82	40	83.73	233.61	51
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47	0	0.15	42
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0	50	0	0.15	45
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.01	0	91	0.01	0	92	0.01	0	93	0.01	0	91	0.02	0	92
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	21.52	12.02	88	19.69	11.72	82	21.84	12	88	18.64	11.03	83	22.86	11.51	90
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	2,142,794			2,188,472			2,031,177			2,174,193			2,416,870		
Net assets of broker-dealer subsidiaries / Consolidated assets	0.38	0.55	87	0.39	0.44	87	0.36	0.46	87	0.47	0.75	86	0.59	1.39	82

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Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	11,658,315	10,972,421	11,207,237	8,663,012	7,900,004
Real estate loans	913,782	987,407	948,097	74,336	16,383
Commercial and industrial loans	9,479,371	8,841,954	9,055,217	7,401,836	6,735,889
Loans to depository institutions and other banks acceptances	95,381	431	30,119	15,610	1,613
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	231,882	221,099	253,022	220,034	215,627
Lease financing receivables	937,899	921,530	920,782	951,196	930,492
Debt securities	388,783	378,892	355,571	557,789	580,393
Interest-bearing bank balances	396,654	344,541	355,140	409,387	373,221
Total selected foreign assets	12,443,752	11,695,854	11,917,948	9,630,188	8,853,618
Total foreign deposits	324,048	6,749,728	6,310,103	8,702,762	6,544,327
Interest-bearing deposits	91,035	6,513,903	6,049,162	8,501,084	6,388,834
Non-interest-bearing deposits	233,013	235,825	260,941	201,678	155,493

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	1.12	0.84	71	1.19	0.63	75	1.17	0.66	75	1.53	0.87	72	2.17	1.25	70
Cost: Interest-bearing deposits	0.03	0.52	14	0.03	0.12	40	0.03	0.14	29	0.26	0.42	32	1.65	1.19	76

Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans	0.07	0.13	36	0.10	0.86	43	0.07	0.79	35	0	0.64	5	0.12	0.29	35
Foreign governments and institutions		0.05			0			0			0			0	

Growth Rates

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Net loans and leases	6.25	20.31	50	36.34	-0.16	85	29.37	6.83	83	9.66	-2.40	76	29.16	22.48	78
Total selected assets	6.39	21.10	56	28.96	3.36	83	23.76	9.48	76	8.77	2.04	65	20.06	12.40	79
Deposits	-95.20	-2.72	6	-16.97	10.74	17	-27.49	0.73	10	32.98	3.46	86	61.24	10.36	90

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Peer #

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	7,510,729	9,069,704	8,584,367	10,207,995	12,438,197	-17.19	-50.36
1–4 family residential loans	6,119,706	7,533,892	7,109,237	8,572,416	10,463,095	-18.77	-52.50
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	1,391,023	1,535,812	1,475,130	1,635,579	1,975,102	-9.43	-38.03
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	1.34	1.64	1.54	2.19	3.03		
1–4 family residential loans	1.09	1.36	1.28	1.84	2.55		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0.25	0.28	0.26	0.35	0.48		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1–4 family residential loans	17.99	18.53	18.64	17.17	17.47		
Home equity lines	5.73	5.08	5.27	4.94	5.50		
Credit card receivables	1.82	1.87	1.94	2.14	2.50		
Auto loans and other consumer loans	6.85	8.31	8.11	8.35	9.63		
Commercial and industrial loans	38.27	35.03	35.57	37.63	36.81		
All other loans and leases	29.34	31.18	30.47	29.77	28.10		

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0	0	0	0	0
1-4 family residential loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....	0	0	0	0	0
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	11.89	11.91	11.90	11.98	13.30

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans.....		225,400	217,455	240,875	280,213	544,395	3.65	-69.31
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 30-89 days past due securitized assets.....		225,400	217,455	240,875	280,213	544,395	3.65	-69.31
90+ Days Past Due Securitized Assets								
1-4 family residential loans.....		31,326	25,015	29,563	27,622	52,105	25.23	-40.39
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 90+ days past due securitized assets.....		31,326	25,015	29,563	27,622	52,105	25.23	-40.39
Total past due securitized assets.....		256,726	242,470	270,438	307,835	596,500	5.88	-67.38
Net Losses on Securitized Assets								
1-4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total net losses on securitized assets.....		0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	3.68	2.89	3.39	3.27	5.20
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 30–89 days past due securitized assets	3	2.40	2.81	2.75	4.38
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.51	0.33	0.42	0.32	0.50
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 90+ days past due securitized assets	0.42	0.28	0.34	0.27	0.42
Total past due securitized assets percent of securitized assets	3.42	2.67	3.15	3.02	4.80
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.12	0.96	1.30	1.32	2.06
Home equity lines	0.21	0.25	0.30	0.33	0.44
Credit card receivables	1.30	1.13	1.64	1.27	1.40
Commercial and industrial loans	0.24	0.11	0.19	0.11	0.13
All other loans and leases	0.29	0.31	0.48	0.36	0.44
Total managed loans past due 30–89 days	0.43	0.38	0.54	0.45	0.63
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.40	0.58	0.65	0.81	1.14
Home equity lines	0	0	0	0	0.09
Credit card receivables	1.01	0.93	1.09	1.11	1.06
Commercial and industrial loans	0.10	0.05	0.10	0.03	0.09
All other loans and leases	0.09	0.08	0.11	0.11	0.13
Total managed loans past due 90+ days	0.16	0.17	0.22	0.21	0.31
Total Past Due Managed Assets	0.59	0.55	0.76	0.66	0.94
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.05	-0.06	-0.06	-0.04	-0.02
Home equity lines	-0.24	-0.28	-0.29	-0.10	-0.03
Credit card receivables	3.05	3.38	3.22	4.18	3.27
Commercial and industrial loans	0.07	0.38	0.27	0.28	0.16
All other loans and leases	0.22	0.17	0.23	0.38	0.31
Net Losses on Managed Assets Percent of Total Managed Assets	0.14	0.24	0.22	0.33	0.25

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Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	144,069	105,777	135,228	155,769	273,179	36.20	-19.05	
Dividends	0	0	0	0	0		-100.00	
Interest	32,356	1,292	2,718	21,840	135,508	2404.33	-44.71	
Management and service fees	111,713	104,485	132,510	133,929	137,671	6.92	9.70	
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	149,349	297,354	440,816	321,798	209,045	-49.77	-58.48	
Dividends	130,063	283,640	423,651	300,100	170,193	-54.15	-61.53	
Interest	12,809	10,143	12,644	15,642	33,523	26.28	-29.78	
Management and service fees	6,477	3,571	4,521	6,056	5,329	81.38	91.97	
Other income	0	0	0	0	0			
Income from subsidiary holding companies	3,425,011	2,480,124	3,980,124	13,827,278	4,030,000	38.10	49.24	
Dividends	3,425,000	2,480,000	3,980,000	13,827,000	4,030,000	38.10	49.24	
Interest	11	124	124	278	0	-91.13		
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Total income from subsidiaries	3,718,429	2,883,255	4,556,168	14,304,845	4,512,224	28.97	31.27	
Securities gains (losses)	0	0	0	0	0			
Other operating income	-48,351	29,900	40,527	36,988	48,140			
Total operating income	3,670,078	2,913,155	4,596,695	14,341,833	4,560,364	25.98	28.27	
Operating Expenses								
Personnel expenses	107,839	91,788	132,269	144,026	136,994	17.49	7.93	
Interest expense	167,689	93,379	125,278	172,113	312,133	79.58	8.93	
Other expenses	101,318	209,281	252,986	93,263	165,497	-51.59	-22.79	
Provision for loan and lease losses	8	3	-10	-6	0			
Total operating expenses	376,854	394,451	510,523	409,396	614,624	-4.46	-2.14	
Income (loss) before taxes	3,293,224	2,518,704	4,086,172	13,932,437	3,945,740	30.75	33.00	
Applicable income taxes (credit)	39,824	-7,196	40,842	-29,439	-59,881			
Extraordinary items								
Income before undistributed income of subsidiaries	3,253,400	2,525,900	4,045,330	13,961,876	4,005,621	28.80	26.56	
Equity in undistributed income of subsidiaries	1,258,720	1,854,911	1,627,884	-6,443,989	1,363,245	-32.14	83.03	
Bank subsidiaries	0	0	0	0	0			
Nonbank subsidiaries	443,871	486,387	543,140	-86,290	164,304	-8.74		
Subsidiary holding companies	814,849	1,368,524	1,084,744	-6,357,699	1,198,941	-40.46	16.55	
Net income (loss)	4,512,120	4,380,811	5,673,214	7,517,887	5,368,866	3.00	38.48	
Memoranda								
Bank net income	0	0	0	0	0		-100.00	
Nonbank net income	573,934	770,027	966,791	213,810	334,497	-25.47	75.70	
Subsidiary holding companys' net income	4,239,849	3,848,524	5,064,744	7,469,301	5,228,941	10.17	41.61	

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Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change		
									1-Year	5-Year	
Assets											
Investment in bank subsidiaries	4,957,609	8.48	2,135,653	3.10	4,143,170	6.09	154,188	134,912	132.14	758.24	
Common and preferred stock	0	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	4,795,550	8.21	2,000,000	2.90	4,000,000	5.88	0	0	139.78	859.11	
Other receivables	162,059	0.28	135,653	0.20	143,170	0.21	154,188	134,912	19.47	108.71	
Investment in nonbank subsidiaries	4,002,492	6.85	3,610,202	5.24	3,882,953	5.71	2,988,904	2,796,920	10.87	22.57	
Common and preferred stock	3,157,106	5.40	2,623,936	3.81	2,698,692	3.97	1,984,023	2,053,826	20.32	26.92	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	825,881	1.41	981,882	1.43	1,178,881	1.73	1,001,881	730,381	-15.89	6.38	
Other receivables	19,505	0.03	4,384	0.01	5,380	0.01	3,000	12,713	344.91	1030.72	
Investment in subsidiary holding companies	42,519,496	72.76	56,554,272	82.08	52,590,088	77.33	46,011,327	48,653,794	-24.82	-1.57	
Common and preferred stock	42,512,485	72.75	56,554,272	82.08	52,590,088	77.33	45,991,815	48,653,794	-24.83	-1.58	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	7,000	0.01	0	0	0	0	19,500	0			
Other receivables	11	0	0	0	0	0	12	0			
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0			
Securities	0	0	0	0	0	0	0	0			
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	5,005,780	8.57	4,656,277	6.76	5,542,149	8.15	15,056,760	7,205,865	7.51	-14.32	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment	104,281	0.18	81,989	0.12	81,092	0.12	85,345	81,468	27.19	25.38	
Intangible assets	152,537	0.26	71,336	0.10	70,393	0.10	0	0	113.83		
Other assets	1,697,474	2.90	1,787,848	2.59	1,700,387	2.50	1,691,816	1,282,741	-5.05	51.39	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	58,439,669	100.00	68,897,577	100.00	68,010,232	100.00	65,988,340	60,155,700	-15.18	8.05	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	500,921	0.86	1,005,075	1.46	1,001,193	1.47	507,660	1,755,796	-50.16	-12.86	
Borrowings with maturity over 1 year	7,809,979	13.36	9,452,027	13.72	9,367,597	13.77	9,065,917	7,099,218	-17.37	67.13	
Subordinated notes and debentures	1,519,927	2.60	787,717	1.14	776,643	1.14	804,998	781,066	92.95	5.16	
Other liabilities	1,682,213	2.88	562,199	0.82	610,050	0.90	605,826	670,529	199.22	183.65	
Balance due to subsidiaries and related institutions	238,970	0.41	831,559	1.21	559,643	0.82	994,280	535,405	-71.26	-42.10	
Total liabilities	11,752,010	20.11	12,638,577	18.34	12,315,126	18.11	11,978,681	10,842,014	-7.01	52.64	
Equity Capital	46,687,659	79.89	56,259,000	81.66	55,695,106	81.89	54,009,659	49,313,686	-17.01	0.65	
Perpetual preferred stock (income surplus)	7,244,493	12.40	5,009,071	7.27	5,009,512	7.37	3,517,244	3,992,804	44.63	81.87	
Common stock	2,713,844	4.64	2,712,993	3.94	2,713,349	3.99	2,712,657	2,711,653	0.03	0.15	
Common surplus	12,565,513	21.50	12,443,254	18.06	12,447,920	18.30	12,366,656	12,376,509	0.98	1.67	
Retained earnings	52,777,017	90.31	49,541,266	71.91	50,227,603	73.85	46,847,687	42,214,831	6.53	56.06	
Accumulated other comprehensive income	-10,486,355	-17.94	1,079,034	1.57	408,521	0.60	2,770,180	799,339			
Other equity capital components	-18,126,853	-31.02	-14,526,618	-21.08	-15,111,799	-22.22	-14,204,765	-12,781,450			
Total liabilities and equity capital	58,439,669	100.00	68,897,577	100.00	68,010,232	100.00	65,988,340	60,155,700	-15.18	8.05	
Memoranda											
Loans and advances from bank subsidiaries	0	0	476,800	0.69	343,300	0.50	780,200	307,300	-100.00	-100.00	
Loans and advances from nonbank subsidiaries	198,896	0.34	198,326	0.29	198,710	0.29	198,753	199,457	0.29	-2.07	
Notes payable to subsidiaries that issued TPS	205,755	0.35	205,680	0.30	205,699	0.30	205,624	205,549	0.04	0.18	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	40,074	0.07	476,800	0.69	360,802	0.53	780,200	314,200	-91.60		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0			

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	12.21	11.02	65	10.80	12.52	43	10.43	11.94	43	14.54	7.29	93	11.05	9.68	69
Bank net income / Average equity investment in banks.....		11.60			12.35			11.80			7.45			10.51	
Nonbank net income / Average equity investment in nonbanks.....	26.39	9.71	84	45.42	13.18	90	41.17	13.12	89	10.49	9.75	63	16.81	7.89	77
Subsidiary HCs net income / Average equity investment in sub HCs.....	12.15	8.41	75	10.04	11.04	45	9.85	10.11	50	15.86	7.01	83	10.99	8.55	60
Bank net income / Parent net income.....	0	98.76	4	0	96.45	4	0	96.79	4	0	88.16	5	0	82.22	7
Nonbank net income / Parent net income.....	12.72	2.50	90	17.58	3.22	88	17.04	3.40	87	2.84	3.59	67	6.23	5.93	75
Subsidiary holding companies' net income / Parent net income.....	93.97	85.68	44	87.85	66.57	50	89.27	65.35	50	99.35	68.34	65	97.39	74	57
Leverage															
Total liabilities / Equity capital.....	25.17	18.39	75	22.46	16.51	75	22.11	16.81	74	22.18	20.06	71	21.99	20.43	69
Total debt / Equity capital.....	21.06	12.61	75	19.99	11.37	78	20.01	11.71	77	19.22	14.41	75	19.54	14.31	73
Total debt + notes payable to subs that issued TPS / Equity capital.....	21.50	14.76	74	20.35	13.41	77	20.38	13.63	76	19.60	16.67	72	19.96	16.36	72
Total debt + Loans guaranteed for affiliate / Equity capital.....	21.06	12.68	75	19.99	11.46	78	20.01	11.77	77	19.22	14.68	75	19.54	14.56	73
Total debt / Equity capital – excess over fair value.....	21.06	12.75	75	19.99	11.47	78	20.01	11.81	77	19.22	14.52	75	19.54	14.51	73
Long-term debt / Equity capital.....	19.98	11.91	78	18.20	10.65	78	18.21	10.95	78	18.28	13.56	75	15.98	13.04	70
Short-term debt / Equity capital.....	1.07	0.48	82	1.79	0.55	83	1.80	0.57	83	0.94	0.77	79	3.56	1.02	81
Current portion of long-term debt / Equity capital.....	0.09	0.09	89	0.85	0.10	90	0.65	0.06	92	1.44	0.06	93	0.64	0.05	92
Excess cost over fair value / Equity capital.....	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt.....	17.89	39.59	31	38.53	40.69	40	40.65	39.86	45	34.14	34.67	49	22.59	28.44	48
Double Leverage															
Equity investment in subs / Equity capital.....	97.82	104.01	21	105.19	103.15	67	99.27	103.22	29	88.83	102.81	3	102.83	103.22	53
Total investment in subs / Equity capital.....	110.26	109.29	68	110.74	108.29	75	108.84	108.40	70	91.01	110.16	2	104.61	111.07	44
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	-0.17	0.39	21	0.50	0.27	71	-0.07	0.29	28	-0.80	0.47	7	0.26	0.36	50
Equity investment in subs – equity cap / Net income-div (X).....		1.15		0.81	0.85	60		1.05			1.82		0.43	1.22	28
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	157.94	130.36	70	143.38	152.56	56	165.12	152.85	62	551.05	136.59	98	171.47	177.68	55
Cash from ops + noncash items + op expense / Op expense + dividend.....	158.07	118.32	68	133.78	155.61	46	156.27	154.48	58	558.09	147.24	98	179.58	190.27	52
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	85.69	105.80	34	-300.87	94.59	0	-186.43	98.54	2	281.02	134.08	88	160.79	116.34	83
Pretax operating income + interest expense / Interest expense.....	2,063.89	1,565.66	76	2,797.29	1,645.53	79	3,361.68	1,835.33	83	8,194.94	2,016.32	90	1,364.12	1,968.54	54
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	2,039.60	1,454.22	75	2,763.58	1,896.20	79	3,322.02	1,770.77	82	8,040.93	1,539.23	92	1,338.62	1,632.83	55
Dividends + interest from subsidiaries / Interest expense + dividends.....	169.30	150.57	66	156.14	174.48	56	183.07	174.12	60	595.01	150.43	96	178.82	210.80	47
Fees + other income from subsidiaries / Salary + other expenses.....	56.51	10.18	87	35.89	12.03	80	35.57	11.92	80	58.99	13.95	87	47.27	16.52	78
Net income / Current part of long-term debt + preferred dividends (X).....	20.46	26.99	48	6.86	40.79	18	9.56	47.61	18	7.45	35.64	20	9.76	57.11	21
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	8.45	3.60	81	4.89	3.29	68	7.01	3.44	75	22.46	3.85	96	8.78	2.64	83
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....		0.30			0.60			0.17			0.10			0.04	
Nonaccrual.....		0.65			1.04			0.92			1.03			0.54	
Total.....		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	1.28	1.77	80	1.15	1.76	81	1.09	1.76	80	1.16	2.66	78	1.38	5.62	73
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	0.01	0.06	83	0.01	0.07	83	0.01	0.06	83	0.01	0.08	80	0.03	0.19	77

BHC Name

City/State

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	60.21	70.90	45	66.67	69.90	53	56.58	66.37	45	15.82	81.10	7	53.21	57.84	54
Dividends declared / Net income	43.41	31.93	75	38.44	27.22	73	40.34	28.27	74	29.38	42.29	36	39.70	33.08	61
Net income – dividends / Average equity.....	6.91	7.51	52	6.65	9.25	30	6.22	8.62	32	10.27	4.14	90	6.66	6.46	53
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	133.26	10	0	160.45	8	0	155.92	7	0	132.17	7	0	178.13	9
Dividends from nonbank subsidiaries	6.64	2.76	84	16.84	6.19	83	18.51	4.90	86	13.59	3.41	86	7.99	7.53	76
Dividends from subsidiary holding companies.....	174.85	4.73	94	147.27	6.32	92	173.90	5.91	93	626.08	4.85	98	189.09	21.40	89
Dividends from all subsidiaries	181.49	183.35	64	164.11	213.42	53	192.41	203.53	60	639.67	174.85	95	197.07	260.40	43
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		43.79			43.30			45.96			60.28			66.55	
Interest income from bank subsidiaries.....		0.21			0.11			0.11			0.36			0.54	
Management and service fees from bank subsidiaries		0.95			0.87			0.88			1.47			1.55	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries		52.71			48.70			51.33			62.88			69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	22.66	47.96	45	36.84	66.90	38	43.82	62.63	45	140.36	56.39	86	50.88	82.95	48
Interest income from nonbank subsidiaries.....	2.23	3.25	72	1.32	2.38	71	1.31	2.44	71	7.32	7.38	77	10.02	20.25	67
Management and service fees from nonbank subsidiaries	1.13	0.51	86	0.46	0.66	83	0.47	0.37	85	2.83	0.86	86	1.59	1.92	82
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	26.02	64.26	38	38.62	94.31	35	45.60	87.22	39	150.51	79.84	80	62.50	150.41	33
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	80.78	72.55	61	64.44	36.58	65	78.58	38.10	75	185.12	43.51	90	77.07	61.23	46
Interest income from subsidiary holding companies.....	0	15.40	55	0	5.06	45	0	5.26	45	0	8.40	47	0	6.54	25
Management and service fees from subsidiary holding companies.....	0	0.27	47	0	0.75	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies.....	0	-3	52	0	-0.41	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies.....	80.78	85.23	50	64.44	47.30	55	78.58	58.37	55	185.12	55.20	90	77.07	76.49	42
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	67.73	10	0	72.55	8	0	74.16	7	0	69.76	8	0	67.32	10
Interest income from bank subsidiaries.....	0.88	0.98	80	0.04	0.27	61	0.06	0.23	64	0.15	0.63	62	2.97	0.80	85
Management and service fees from bank subsidiaries	3.04	1.25	85	3.59	1.64	82	2.88	1.44	82	0.93	1.87	76	3.02	1.81	79
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	3.93	81.70	11	3.63	82.68	10	2.94	83.13	9	1.09	82.20	8	5.99	78.80	13
Dividends from nonbank subsidiaries	3.54	2.90	78	9.74	3.56	84	9.22	3.07	84	2.09	1.95	72	3.73	2.65	81
Interest income from nonbank subsidiaries.....	0.35	0.28	85	0.35	0.20	85	0.28	0.18	84	0.11	0.73	76	0.74	1.19	81
Management and service fees from nonbank subsidiaries	0.18	0.01	92	0.12	0.02	90	0.10	0.01	91	0.04	0.02	88	0.12	0.06	89
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	4.07	4.41	72	10.21	5.69	82	9.59	4.67	83	2.24	4.70	64	4.58	7.29	74
Dividends from subsidiary holding companies.....	93.32	2.46	96	85.13	2.13	96	86.58	2.10	96	96.41	2.53	98	88.37	4.52	95
Interest income from subsidiary holding companies.....	0	0.01	92	0	0.01	91	0	0.01	91	0	0.11	89	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	93.32	3.74	95	85.14	3.40	94	86.59	3.91	95	96.41	4.56	95	88.37	6.08	92
Loans and advances from subsidiaries / Short term debt.....	39.71	284.57	44	67.17	152.66	50	54.14	158.10	46	192.84	135.13	74	28.86	83.37	45
Loans and advances from subsidiaries / Total debt	2.02	27.96	32	6	28.03	36	4.86	26.38	36	9.43	27.08	45	5.26	28.33	37